

# Improving the livelihoods of persons with disabilities through income generating activities

Towards more effective and sustainable development  
projects in Sierra Leone

Suvi Tuulikki Kallio  
Master's thesis  
Area and Cultural Studies (African Studies)  
Faculty of Arts  
University of Helsinki  
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<p>Disability and poverty are tightly interlinked, but disability inclusion often remains on the sidelines of poverty reduction programmes. Abilis Foundation supports organisations of persons with disabilities in developing countries, and income generation and poverty reduction projects are one of its key thematic areas. The objective of this study, commissioned by Abilis Foundation, is to evaluate the effectiveness and sustainability of Abilis funded income generation projects in Sierra Leone, and to identify the factors influencing the livelihoods of persons with disabilities in Sierra Leone.</p> <p>The primary data consists of semi-structured interviews and a focus group discussion with adult persons with disabilities who had participated in Abilis funded income generation projects between 2015–2018. Discussions with other relevant informants and data from the project documents were included in the analysis to strengthen the validity of the results. The analysis follows qualitative content analysis principles.</p> <p>All income generating activities supported in the sample projects were still on-going during the time of study, even though most businesses continued to be very small-scale. The results indicate that limited financial assets (resulting in, inter alia, lack of equipment and materials) and strong competition restrain persons with disabilities from expanding their businesses. Social assets and education support their livelihood opportunities but are only useful when other factors enable people to draw on their social and human assets as well. Widespread poverty affects all aspects of life in Sierra Leone, and persons with disabilities are even more vulnerable because they are often socially marginalized and face widespread discrimination that restrains their access to assets and restricts their participation in economic activities, decision-making, and social life in general.</p> <p>It is essential to consider context-specific local characteristics, target beneficiaries, and market dynamics when planning poverty reduction programmes and livelihood activities. Successful poverty reduction efforts must consider aspects beyond mere income generation. Key elements for successful poverty reduction and livelihood programmes include enhancing the opportunities of persons with disabilities to adopt diverse livelihood strategies, empowerment of persons with disabilities to have their voices heard and to gain control in their own lives, and promoting security and appropriate coping mechanisms to reduce vulnerability and to increase their resilience.</p>			
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## Abbreviations

CRPD	Convention on the Rights of Persons with Disabilities ( <i>United Nations</i> )
DFID	Department for International Development ( <i>UK</i> )
DPO	Disabled Peoples' Organisation, Organisation of persons with disabilities
HRBA	Human Rights-Based Approach
IGA	Income Generating Activity
MSMEs	micro, small, and medium enterprises
NGO	Non-Governmental Organisation
OECD	The Organisation for Economic Co-operation and Development
PWD	Person with a Disability
SDG	Sustainable Development Goal
SLF	Sustainable Livelihoods Framework
UNDP	United Nations Development Programme
WHO	World Health Organisation

# 1 Introduction

The Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development aim “to end all forms of poverty, fight inequalities and tackle climate change, while ensuring that no one is left behind” (“The Sustainable Development Agenda,” n.d.). The sustainable development goals are strongly reflected also in the 2019 Finnish Government Programme and development policy, which work towards socially, economically and ecologically sustainable societies (Finnish Government Programme, 2019). When addressing the topics of poverty reduction, decent work, and inequality, it is essential to include persons with disabilities (PWDs) in development programmes. The UN Convention on the Rights of Persons with Disabilities (CRPD) defines persons with disabilities as having “long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others” (CRPD, 2006: §1). These barriers include attitudinal, physical, or financial restraints.

Disability and poverty are tightly interdependent, being both cause and consequence of each other. Development projects to improve livelihoods and alleviate poverty have been implemented and studied extensively in different contexts. However, they often provide very diverging results, and rarely include or focus on persons with disabilities. More effective and sustainable poverty reduction programmes are needed to improve the livelihoods of persons with disabilities in the global South. Abilis Foundation (Abilis) supports organisations of persons with disabilities (DPOs) in developing countries. Over the years, Abilis has funded several projects in Sierra Leone, the majority of them focusing on income generating activities (IGAs). In spring 2018, Abilis conducted an internal study to assess the long-term impacts of its work in Kyrgyzstan. The study revealed that income generation projects in Kyrgyzstan had mixed results, and for successful and sustainable income generating activities a mere start-up grant is not enough but higher business skills and innovative ideas are required (Katsui, 2018). To enable development and implementation of better targeted poverty reduction initiatives and interventions, it is also important to identify how different factors influence the livelihoods of persons with disabilities.

Based on Katsui’s recommendations, Abilis is updating the guideline for income generation projects in the last quarter of 2019, and my master’s thesis is part of its background studies. The objective of this study, commissioned by Abilis Foundation, is to evaluate the effectiveness and sustainability

of Abilis funded income generation projects in Sierra Leone, and to identify the factors influencing the livelihoods of persons with disabilities in Sierra Leone. My study will complement Katsui's impact assessment study in Kyrgyzstan (2018), an external evaluation of Abilis income generation projects between 2012–2015 in Cambodia, Vietnam and Ethiopia (Tran-Nguyen & Vormisto, 2016), and a similar livelihood study conducted in Nepal (Pokharel, 2019, unpublished).

I start by describing the background of my study, the most relevant theoretical approaches and key findings of previous research in chapter two. In the third chapter I describe the context of Sierra Leone, especially concerning employment, livelihoods and poverty among the general population, as well as disability prevalence and the lived reality of persons with disabilities in the country. The fourth chapter begins with a description of research method and data, and then I proceed to discuss ethical issues and factors affecting the reliability of my study. The analysis of results is presented in chapter five. Finally, in the sixth chapter, I conclude and review the study, and make recommendations and proposals for further development and research.

## 2 Background and previous research

### 2.1 Abilis Foundation

Abilis Foundation is a Finnish non-governmental organisation (NGO) founded in 1998. Abilis' work is based on the promotion and realisation of the rights of persons with disabilities, emphasizing real inclusion and participation of persons with disabilities. Abilis funds projects that are planned, implemented, monitored and reported on by persons with disabilities themselves. Abilis has a strong focus on grassroots DPOs and vulnerable groups such as women and girls with disabilities. Abilis aims to reach the most vulnerable groups and its funding is directed especially for organisations with no other funding instruments available. In 2019, Abilis has a total of seven programme countries in Africa (Tanzania, Uganda, Ethiopia) and Asia (Vietnam, Myanmar, Nepal, Tajikistan). In addition, under its Fragile states programme, Abilis is funding DPOs in other countries such as Somalia, Sierra Leone, Mozambique, and Ukraine.

Income generation and poverty reduction projects are one of Abilis' key thematic areas. Income generation projects aim for economic empowerment as well as increasing employment and self-employment of persons with disabilities. Enhancing the employability of persons with disabilities

through vocational training and improved technical skills is a key element in diversifying their livelihood opportunities and reducing poverty in fragile settings such as Sierra Leone.

Abilis monitors the results and impacts of projects and is continuously developing its evaluation system to enhance the effectiveness of its work. After updating its own guidance manuals on disability and gender, human rights-based approach, and results-based management, Abilis is now focusing on strengthening its income generation and poverty reduction projects. Abilis wants to develop better practice and working methods for its funding mechanisms, and to provide more appropriate support for the local DPOs implementing income generation and livelihood projects.

## 2.2 Disability in development – key approaches

### **Social model and interactional approach**

Disability issues may be addressed from different perspectives. The common dichotomy in disability studies is between biomedical model – focusing on individual’s impairments – and social model, which considers how social, economic and political structures are related to disability (Dubois & Trani, 2009; Graham, Moodley & Selipsky, 2013). During the last few decades, the social model of disability has been the driving force for disability movement and social activism of people with disabilities. The key distinction between impairment and disability, as argued by Barnes (1991), is that “[i]mpairment is the functional limitation within the individual caused by physical, mental or sensory impairment”, whereas “[d]isability is the loss or limitation of opportunities to take part in the normal life of the community on an equal level with others due to physical and social barriers” (Barnes, 1991: 2). The social model of disability highlights that people with disabilities are excluded from their full participation in mainstream social activities because social and economic structures are not adequately taking their needs into account. Instead of “fixing” people with disabilities, the focus of social model is on changing the society so that people with disabilities would receive appropriate services to support their full participation. (Anastasiou & Kauffman, 2013; Shakespeare, 2014.)

The social model to disability includes a variety of social approaches to disability, laying emphasis on slightly different aspects of disability but still sharing a common aim to improve the lives of people with disabilities by promoting social inclusion and removing barriers (Shakespeare, 2014). Shakespeare (2006; 2014) argues that in real life, however, impairment and disability – the biological and the social – are always intertwined. Shakespeare emphasises that it is not just environmental

factors, social and economic policies, cultural representations, and attitudes that shape disability. Additionally, various biological and psychological factors are part of that complex interaction which affects how disability is experienced in different contexts and by different individuals. (Shakespeare, 2014.) Instead of the dichotomy between impairment/disability, Shakespeare calls for a holistic understanding of disability in which the relations between individual and structural factors are taken into account. Individual factors (such as the nature and severity of a person's impairment, his/her own attitudes to it, personal qualities and abilities, and personality) both affect and are affected by structural or contextual factors (such as the attitudes and reactions of others, the extent to which the environment is enabling or disabling, and wider cultural, social, and economic issues relevant to disability in that society). The interactional approach to disability suggested by Shakespeare acknowledges the wide spectrum and diversity of disability experiences, and considers the medical, psychological, environmental, economic and political aspects that are involved in these experiences. (Shakespeare, 2006; 2014.)

### **The human rights-based approach (HRBA) and the Convention on the Rights of Persons with Disabilities (CRPD)**

Abilis' work is based on the guiding principles of the human rights-based approach (HRBA) and the UN Convention on the Rights of Persons with Disabilities (CRPD). The human rights-based approach is built upon international human rights standards and aims to strengthen the realization of human rights in all development processes (Katsui et al., 2014) while the Convention – adopted in 2006 at the United Nation's headquarters – was a significant milestone that promoted the international recognition of disability issues in general, and especially in poverty reduction and development (Fritz, Miller, Gude, Pruisken & Rischewski, 2009).

The human rights-based approach aims to strengthen the capacity of rights-holders<sup>1</sup> to realize and claim their human rights and, at the same time, to strengthen the capacity of duty-bearers to fulfil their human rights obligations and duties. This means that the human rights-based approach is to provide better opportunities for people to participate in the decision-making processes that affect

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<sup>1</sup> Rights-holders are individuals or social groups that have particular entitlements in relation to specific duty-bearers. In general terms, all human beings are rights-holders under the Universal Declaration of Human Rights. Duty-bearers are those actors who have a particular obligation or responsibility to respect, promote and realize human rights and to abstain from human rights violations. ("Glossary," n.d.)



their human rights. The human rights-based approach also works for increasing the ability of the authorities to acknowledge, respect and promote human rights. (Abilis, 2018; Katsui et al., 2014.)

A human rights-based approach to disability is highlighted in the Convention, which aims to protect and promote the human rights of persons with disabilities. The Convention emphasizes full and active participation of persons with disabilities in all spheres of life, highlighting that persons with disabilities are equal citizens with the same rights as others. The shared key principles of the human rights-based approach and the Convention include non-discrimination, full participation and inclusion in the society, respect for difference of people with disabilities, equal opportunities, and equality between men and women, which are all emphasized also in the strategy of Abilis. The guiding principles of the Convention include also other, disability specific principles that are linked to the general human rights-based approach principles, such as accessibility, respect for inherent dignity, individual autonomy and independence of persons. (Abilis, 2018; Tran-Nguyen & Vormisto, 2016.)

### 2.3 Multidimensional poverty and sustainable livelihoods

Poverty is a very complex social phenomenon affected by a variety of interlocking factors (Alkire & Jahan, 2018; Department for International Development [DFID], 1999–2001; OECD, 2001). To tackle poverty effectively, it is essential to understand the multidimensional nature of it and how the poor are finding their ways to make a living in their specific contexts. In this subchapter, I briefly describe the different dimensions of poverty (as defined by OECD, 2001), and how these resonate with the Sustainable Livelihoods Framework (SLF, DFID 1999–2001). Due to limited number of pages in my report, I will focus only on the most relevant concepts for my research topic and will not address them in full detail.

OECD's Poverty reduction guideline (2001) highlights five **core dimensions of poverty**: economic capabilities, human capabilities, political capabilities, socio-cultural capabilities, and protective capabilities. These five dimensions of poverty (or types of capabilities) are tightly interrelated, affecting each other in a complex and intricate manner. Deprivation in any one dimension often causes deprivation in other dimensions as well. *Economic capabilities* include the ability to earn an income, to consume, and to have assets, which are linked to food security, material well-being, and social status. Education, good health and nutrition, as well as clean water and shelter are essential to overall human well-being and form the basis of *human capabilities*. *Political capabilities* refer to

human rights and political freedoms, a voice and opportunity to participate in decision-making processes. *Socio-cultural capabilities* involve different aspects affecting an individual's ability to participate as a valued member of his/her community. Thus, socio-cultural capabilities are not just mere connections and relationships the poor people have. The cultural conditions for belonging to a society, such as social status or dignity, are paramount for socio-cultural capabilities and extremely valued by the poor themselves. Finally, *protective capabilities* refer to people's ability to endure different seasonal variations and external shocks, such as natural catastrophes, economic crises or violent conflicts. Both insecurity and vulnerability are critical dimensions of poverty that are tightly connected to all other dimensions. (OECD, 2001.)

**The Sustainable Livelihoods Framework (SLF)** was developed to increase understanding of the livelihoods of the poor, and to improve the effectiveness of poverty reduction efforts. A livelihood is comprised of the capabilities, assets and activities that are required for a means of living. A sustainable livelihood "can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base." (DFID, 1999: 1.1.) Based on the individual objectives and livelihood goals, people make choices about engaging in certain activities and not engaging in others. These various combinations of activities and choices (including productive activities, investment strategies, and reproductive choices, to name a few) are referred as *livelihood strategies*. The sustainable livelihoods framework has a strong focus on *livelihood assets* that are needed for poor people to earn a living. Livelihood assets also affect which livelihood strategies are adopted by the poor. The sustainable livelihoods framework identifies five asset categories: human assets, social assets, natural assets, physical assets, and financial assets. In this thesis, I mainly use the term "assets" when referring to these wider categories. However, other concepts (such as resources or capital) are widely used as well in the literature. *Human assets* include the individual's skills, knowledge, ability to work, and health status. *Social assets* refer to the social resources that people make use of to maintain themselves. Social assets include networks and connections with peers or people with more power, group memberships, or any type of relationships of trust, reciprocity and exchange. Strong social assets promote cooperation and may even provide informal safety nets among the poor. *Natural assets* such as land, forests and water are often the main source of livelihood for many poor, especially in the rural areas. *Physical assets* include the basic infrastructure such as transportation and communication systems, energy, shelter, water supply and sanitation, and the tools and equipment

that people use to make a living. Also *financial assets*, i.e. the availability of cash or other financial resources (such as livestock or credit), are important enablers for people to engage in different livelihood strategies. The availability of and access to assets is determined and transformed by different *structures and processes*, including institutions, policies, and social processes that operate at all levels and in all spheres of society. The sustainable livelihoods framework considers also societal norms, beliefs and power relations as part of wider structures and processes. The availability and access to assets, and the livelihood opportunities of the poor are also affected by the external environment in which people are operating. This *vulnerability context*, as defined in sustainable livelihoods framework, include trends, shocks, and seasonality (e.g., economic and population trends, natural shocks, and seasonality of production or employment opportunities) that alter the possibilities the poor have to earn a living, and the ways people combine and use their available assets. (DFID, 1999: 2.3.1–2.3.5.)

As described above, the multiple dimensions of poverty are incorporated into the sustainable livelihoods framework (SLF), even though they use slightly differing concepts. Both consider financial, natural and physical assets as important factors affecting people's productivity and economic capabilities. Without secure access to such productive assets (such as land, equipment and tools, and credit or decent employment as a source of income), poor people are led to economic deprivation. Availability and access to assets also increase the resilience and decrease the vulnerability of the poor. Good health is a key element of well-being, an end in itself. Good health also supports social participation, engagement in productive work, and earning a living. Physical assets such as shelter, clean water supply and sanitation, as well as good nutrition and access to healthcare are clearly connected also to individual's health status. Naturally, education is essential for building up skills and knowledge. For example, illiteracy is a major contributor to poverty, hindering social and political participation and restraining access to financial resources. It is recognised that the most effective way to tackle poverty is education, especially for girls. (DFID, 1999–2001; OECD, 2001.)

## 2.4 Disability and poverty – a vicious circle

It is increasingly acknowledged that disability and poverty are tightly interdependent, being both cause and consequence of each other. Even though the causal links between disability and poverty are not yet fully recovered, there are strong evidence about their relationship (e.g. Graham et al.,

2013; Groce, Kett, Lang & Trani, 2011; Mitra, Posarac & Vick, 2013). Persons with disabilities are more likely to be amongst the most vulnerable and the poorest of the poor, especially in low-income countries. Persons with disabilities have a higher risk of multidimensional poverty than non-disabled, and they are often worse off in different dimensions of poverty due to lack of or less opportunities. The mechanisms that bring and keep persons with disabilities in poverty are linked to different cultural, political and structural phenomena. Negative attitudes, various forms of discrimination and other exclusion processes reduce persons with disabilities' access to education, employment and healthcare, limit their opportunities to accumulate assets and to participate in social and political life. (Eide & Ingstad, 2011; 2013; Shakespeare, 2006; Trani, Bakhshi, Brown, Lopez & Gall, 2018.) For example, as described by Muyinda and Whyte (2011), when people with disabilities are excluded from essential service development, their needs are not considered in the development processes and consequently those needs will not be met. Thus, exclusion is worsening the situation of persons with disabilities and their families and pushing them further into poverty. (Muyinda & Whyte, 2011.) In addition, depending on the impairment, persons with disabilities may have other needs resulting in higher cost of living to achieve a certain level of wellbeing. At the same time, being poor often leads to social exclusion and health risks that create and exacerbate disabling conditions, thus increasing the risk of having a disability. (Eide & Ingstad, 2011; 2013; Shakespeare, 2006; Trani, Bakhshi, Brown, Lopez & Gall, 2018.) It is important to note that multiple factors, individual differences of people with disabilities as well as contextual differences, are likely to affect how the relationships of poverty and disability evolve. The mechanisms that are related to persons with disabilities being and remaining in poverty are complex and contextual by nature. Thus, the linkages between disability and poverty are highly likely to include even more complex relations that are yet to be uncovered. (Eide & Ingstad, 2013.)

## 2.5 Poverty reduction in the global South

Development projects to improve livelihoods and alleviate poverty have been implemented and studied extensively in different contexts. UNDP (2002) has identified three main causes of poverty that need to be addressed in order to achieve sustainable results in poverty reduction efforts (as cited in Eide & Ingstad, 2011, p. 3). First, *lack of income and assets* restrain people from achieving basic preconditions such as food, shelter, clothing, adequate level of health and education. Thus, poor people have fewer opportunities in many aspects of life. Second, poor people *lack voice and power* in different decision-making processes, and their participation in political life is limited.

Hence, poor people have less control in their own lives and are often unable to claim their rights. Finally, poor people are *vulnerable to adverse shocks* and have limited capacity to cope with them, in part due to lack of assets that could help them to adapt and mitigate the impacts of these shocks. The mechanisms of poverty and the linkages between disability and poverty may vary in different contexts. These context-specific features must be considered carefully when planning and implementing poverty reduction programmes. To address the above-mentioned main causes of poverty, it is essential to provide equal opportunities, empowerment, and security for the poor to participate in all aspects of life. (Eide & Ingstad, 2011.)

In her study on the livelihoods of rural women in Bangladesh, Sheheli (2012) brings forward various constraints to their participation in income generating activities. Most often, rural women have inadequate financial assets, which do not allow engaging in income generating activities. Another significant issue is lack of appropriate income generating activities, referring to the fact that the income generating activities of rural women often yield too small an income for them to make a living, and/or income generating activities are difficult to combine with family life and other commitments. Rural women often lack education and formal training. Thus, they have inadequate technical knowledge and may face serious challenges in understanding training materials due to illiteracy. Other constraints for rural women's participation in income generating activities in Bangladesh include high price of input and lack of availability of agricultural input, poor infrastructure, low cooperation from husband and family members, as well as social insecurity, lack of training programmes, and natural disasters. (Sheheli, 2012.)

Similar findings arise also in studies conducted in sub-Saharan Africa. Poverty levels in sub-Saharan Africa are generally higher in rural areas than in urban areas (Batana, 2013; Dang, Lanjouw & Swinkels, 2017). According to Dang et al. (2017), education, having a female household head, urban residence, and formal work significantly correlate with reduced household poverty in Senegal. Batana (2013) continues that the poverty of women in sub-Saharan Africa is mainly due to lack of education and lack of empowerment. Additionally, Akanbi's (2015) findings indicate that economic growth, human capital, social and financial inclusion, as well as the level of governance and physical infrastructure are all significant factors of poverty.

In his literature review, Agyapong (2010) found out that micro, small, and medium enterprises (MSMEs) have an important role in creating jobs and improving the living standards of people in Ghana. A major constraint for many small businesses is lack of partnership and team work. For

example, financial constraints could be addressed better if the owners of the MSMEs would have a mutual fund from which they could receive some relief capital when needed. Agyapong suggests that by pooling talents, skills and money, the small businesses could increase their capacity and productivity, and improve their growth prospects. (Agyapong, 2010.) Also Gough (2010) notes the importance of social networks as a potential source of financial support. In his study, the few home-based enterprises that managed to expand their business over the years were owned by educated people who had identified a successful market niche and were able to reinvest their profits into the enterprise. Most enterprises included in the study, however, were not able to expand their businesses due to limited financial resources and strong competition. Market competition was the main reason for failed businesses. (Gough, 2010.)

Economic growth in many developing countries has not been enough to reduce poverty levels, indicating that some context-specific structural constraints are there to hinder poverty alleviation (Akanbi & Du Toit 2011, as cited in Akanbi, 2015, p. 123). In addition to macroeconomic determinants, successful poverty reduction strategies should also address structural and institutional factors and the inequality gap within the society. (Akanbi, 2015.) Dang et al. (2017) suggest that the most effective way to reduce chronic poverty includes a combination of interventions. Addressing the factors that promote long-term income prospects (e.g. PWDs' participation in the society) is as important as advancing economic growth in sectors where the poor are engaged in income generating activities. (Dang et al., 2017.) The achievement of economic benefits and wider wellbeing can be supported also through good quality, market-relevant vocational training and education, and including aspects of empowerment into the interventions (Hilal, 2012). The rural women included in Sheheli's (2012) study suggest various development actions that could improve their livelihoods. Based on their views, Sheheli recommends that availability of credit, opportunities to work, food availability, education and proper housing should all be considered when planning and implementing rural women's livelihood programmes. Sheheli also highlights training exposure as a key factor for rural women to gain new ideas for their income generating activities. (Sheheli, 2012.)

As explained before, the poor are more vulnerable to adverse shocks, partly due to lack of assets. One way to reduce this vulnerability is to support livelihood diversification of the poor. Martin and Lorenzen's (2016) study on poverty reduction in rural Laos points out the significance of livelihood diversification for poverty reduction and economic development. Instead of focusing on only one

sector, the rural poor would benefit from more diverse livelihood options. Similarly, rather than increasing the quantity of any one single asset, poverty reduction efforts should focus on increasing the diversity of assets that allow the poor to adopt more diverse livelihood strategies. (Martin & Lorenzen, 2016.)

Maclay and Marsden (2013) argue that in addition to the opportunities provided or restricted by institutions and other contextual structures, it is necessary to consider how living in extreme poverty affects which opportunities are perceived as possible or given priority by the poor themselves. The psychological context of extreme poverty affects the way in which the poor make their decisions about the present and the future. (Maclay & Marsden, 2013.) However, as Eide and Ingstad (2011) note, what is considered important or relevant varies in different contexts – and also between individuals (Eide & Ingstad, 2011). Uncertainty about the future, more urgent concerns and up-to-date priorities often lead to disregarding the future and under-investing in income generating activities. Maclay and Marsden call for a holistic approach to extreme poverty and wellbeing, arguing that a better understanding of people’s perceived needs is necessary for successful poverty reduction efforts. (Maclay & Marsden, 2013.)

Lastly, Kargbo and Sen (2014) examined how different aid categories affect poverty reduction in Sierra Leone. Their results indicate that instead of loan programmes or technical assistance, more effective and sustainable poverty reduction results were achieved when the aid was delivered in the form of grants. Grants significantly promoted pro-poor growth in the long term, whereas loans and technical assistance did not. This may be due to country’s inability to effectively handle loans, and the burden associated with loans and repayment requirements. Kargbo and Sen also suggest that donors should reconsider how they provide aid in the form of technical assistance and spend less money on expatriate or local consultants. Instead, drawing on knowledge and experience of groups and networks within communities would strengthen their commitment and yield more effective and sustainable results. (Kargbo & Sen, 2014.)

#### 2.5.1 Disability perspective of poverty reduction

Previous research on the disability perspective of poverty reduction efforts is quite limited, focusing mostly on macro level phenomena such as national poverty reduction processes (Fritz et al., 2009; MacLahlan et al., 2014) and social cash transfer programmes (Gooding & Marriot, 2009). Even though the importance of disability inclusion in effective poverty reduction efforts is increasingly

recognised, disability issues are still not fully incorporated in the majority of mainstream poverty reduction programmes. Without specific consideration, a disability perspective is often left as mere fine words and a matter of secondary importance (e.g. Wazakili, Chataika, Mji, Dube & MacLachlan, 2011). To tackle poverty, it is essential to address the main causes of poverty. Just like poor people in general, poor people with disabilities need *opportunities* to find their ways out of poverty; *empowerment* to have their voices heard and to participate in the decision-making processes; and *security* and appropriate coping mechanisms to reduce vulnerability and to increase their resilience. (Eide & Ingstad, 2011: 3.)

For poor people with disabilities to get out of poverty, their needs must be considered in every aspects of development programmes so that equal opportunities would be available for them. Access to education, employment and financial assets all provide important opportunities for poor people with disabilities to lift themselves from poverty. Education is also an important source of empowerment. Connecting with DPOs and other peer groups may also be a significant source of empowerment for people with disabilities. However, Eide and Ingstad (2011) raise the issue with DPOs that are located far away from the poor PWDs that they are representing. They note that there is great variation in how the leaders of these organisations identify themselves with their members, and how the interests of the DPO members are actually considered in the different phases of the project cycle. An additional concern is that local organisations are often very dependent on the external funding, and thus, the thematic focus areas and funding priorities of these international NGOs inevitably affect the content of development projects. These issues are essential to consider if we want to make sure that the intended project beneficiaries, the poor persons with disabilities themselves, have their voices heard and their actual needs addressed. Finally, for poor people with disabilities to get out of poverty, it is important to address the issues of security. Persons with disabilities, especially poor PWDs, often lack basic security that makes them more vulnerable to adverse shocks, and are more likely to face exclusion, discrimination, and abuse in numerous spheres of life. (Eide & Ingstad, 2011.)

#### 2.5.2 Effectiveness and sustainability of Abilis funded income generation projects

The two recent Abilis evaluations – Katsui’s impact assessment study in Kyrgyzstan (2018) and the external evaluation of Abilis income generation projects in Cambodia, Vietnam and Ethiopia (Tran-Nguyen & Vormisto, 2016) – both had a wider perspective on Abilis operations and income generation projects. Yet, their findings of the factors supporting the effectiveness and sustainability



of income generation projects are relevant for my study as well. Next, I define the concepts of effectiveness and sustainability as used in this thesis, followed by a brief summary of the most relevant findings from Katsui's (2018) and Tran-Nguyen and Vormisto's (2016) reports.

In short, *effectiveness* describes the extent to which a project reaches its objectives (Katsui, 2018). Without clearly formulated objectives it is extremely challenging, if not impossible, to properly evaluate project effectiveness. Abilis views effectiveness of income generation projects in a holistic perspective, focusing on the *processes of change* instead of mere output or outcome level results. Effective income generation projects are not just about economic empowerment or profit gained from the income generating activities. Effective income generation projects also include social empowerment of the individuals and the DPOs, improved human capital, and attitudinal change by the community members and local authorities.

*Sustainability* refers to whether the project benefits are likely to continue after donor funding has ceased (Katsui, 2018). DFID (1999: 1.4) identifies various forms of sustainability which look at the concept from different perspectives:

**Economic sustainability** is achieved when a given level of expenditure can be maintained over time. In the context of the livelihoods of the poor, economic sustainability is achieved if a baseline level of economic welfare can be achieved and sustained.

**Social sustainability** is achieved when social exclusion is minimised, and social equity maximised.

**Institutional sustainability** is achieved when prevailing structures and processes have the capacity to continue to perform their functions over the long term.

**Environmental sustainability** is achieved when the productivity of life-supporting natural resources is conserved or enhanced for use by future generations.

(DFID, 1999: 1.4)

Tran-Nguyen and Vormisto (2016) highlight that in addition to economic sustainability, many Abilis funded projects included aspects of empowerment that supported social sustainability as project participants were increasingly recognised as full members of their families and communities. Also, institutional sustainability was supported through capacity building of the DPOs. In some cases, the DPOs' status was increased in their societies thanks to funding from an international donor. (Tran-Nguyen & Vormisto, 2016.)

The Abilis funded projects have opened new opportunities for persons with disabilities to make a living. However, not all projects are able to significantly improve the quality of life of persons with

disabilities. For example, in Cambodia, most DPOs struggled with limited funding after the end of Abilis funded projects, and most female interviewees engaged in small-scale consumer goods retail business earned very small income and their daily lives had not changed much. (Tran-Nguyen & Vormisto, 2016.) Also Katsui (2018) noted that Abilis funded income generation projects had succeeded and sustained to a very varying degree.

Both Katsui (2018) and Tran-Nguyen and Vormisto (2016) brought forward that short-term funding and small grants create challenges particularly for the most vulnerable DPOs to sustain the supported project activities. Tran-Nguyen and Vormisto's (2016) findings imply that previous funding is supporting the sustainability of project benefits. Katsui's (2018) findings reaffirm this by noting that the DPOs that had received multiple grants were mostly operating in the time of her study. Based on both Katsui's (2018) and Tran-Nguyen and Vormisto's (2016) findings, and to improve the sustainability of funded DPOs and their income generating activities, Abilis is currently providing funding also for consecutive projects of the same DPO, when the project proposal meets the Abilis funding criteria.

Another significant challenge for many grassroots DPOs is the weak technical knowledge and skills and lack of appropriate technical support. Technical expertise and guidance are needed in project planning and implementation to prevent avoidable challenges and failures during the project implementation. This guidance could be provided either by Abilis or through networking and collaboration with other actors (individuals as well as organisations) in local and national level. Increased linkages between the grassroots DPOs and other local and national level actors would also provide opportunities for mutual learning and coordination, as well as more effective lobbying and advocacy for the human rights of persons with disabilities. (Katsui, 2018; Tran-Nguyen & Vormisto, 2016.)

Both Katsui (2018) and Tran-Nguyen and Vormisto (2016) bring forward that a lack of innovation and new ideas was hindering the success of income generation projects. Tran-Nguyen and Vormisto (2016) found out that the more original project ideas were more successful than projects with widely used concepts. In their view, a strong ownership and possibly a strong capacity of the DPOs are related to the DPOs' capacity to develop more original, context-specific project ideas that are able to sustain also in the long run. (Tran-Nguyen & Vormisto, 2016.) Katsui (2018) emphasises that strong competition makes it a challenge for any business to maintain their hold on the market. Thus,

higher business skills and innovative ideas are required to increase the competitiveness of the income generating activities of persons with disabilities. (Katsui, 2018.)

Tran-Nguyen and Vormisto (2016) also note that the quality of training (and trainers) was affecting the effectiveness and sustainability of the supported income generation projects. The varying needs of persons with disabilities require special consideration and providing reasonable accommodation<sup>2</sup> for them. This was a challenge particularly for the more heterogenous groups of persons with different types of disabilities. Additionally, sometimes the duration of training was too short for all trainees to gain adequate skills, especially concerning business and professional training. (Tran-Nguyen & Vormisto, 2016.)

### 3 Context: Sierra Leone

Sierra Leone is included in the Abilis' Fragile States Programme. Lack of public services, economic decline and poverty, and demographic pressures are major factors contributing to state fragility in Sierra Leone (Fund for Peace, 2019). Sierra Leone is one of the poorest countries in the world with 60 % of the population living below the national poverty line (UNDP, 2019). More than a decade long civil war (1991–2002) worsened the already weak economy, halted the existing public services, and left many with a permanent disability (Ovadiya & Zampaglione, 2009; UNDP, 2019). After the war, Sierra Leone has worked hard to consolidate peace and security, to strengthen democracy, and experienced strong economic growth. For example, between 2003 and 2011 poverty rates decreased especially in urban areas, except for Freetown, in which poverty levels increased – probably due to high number of economic migrants moving there in search of employment opportunities. (The Government of Sierra Leone, 2013; UNDP, 2019.) More recently, in 2014 and 2015, the Ebola epidemic and the collapse of iron ore prices caused new shocks for Sierra Leone's fragile economy (UNDP, 2018).

Sierra Leone remains heavily dependent on foreign aid, and the country and its population continue to struggle with high inflation rates and increasing food and fuel prices. High prices of food and household necessities contribute to poverty and malnutrition, both of which are widespread issues in Sierra Leone. Additionally, inequality and vulnerability to risks have remained high among the

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<sup>2</sup> Reasonable accommodation refers to “necessary and appropriate modification and adjustments not imposing a disproportionate or undue burden, where needed in a particular case, to ensure to persons with disabilities the enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms” (CRPD, 2006: §2).

general population in every part of the country. (The Government of Sierra Leone, 2013; UNDP, 2019.)

Unemployment is a major issue among the general population, especially among the youth<sup>3</sup>, women, and other marginalised groups (Ovadiya & Zampaglione, 2009; The Government of Sierra Leone, 2013; UNDP, 2019). Majority of the population are employed in the informal sector with no social security and often working in poor conditions. Lack of vocational training and education (including illiteracy) is a significant factor affecting the quality of work and employability of much of the labour force. Agriculture is the backbone of the country's economy, providing employment for most of the population. (The Government of Sierra Leone, 2013; UNDP, 2019.) At the same time, households that rely on agriculture as the primary occupation of the household head are poorer than others. Even though small-scale subsistence agriculture is dominating the economic activity, it includes mainly primary products with very little value added. Economic diversification – including value-adding and processing activities – is needed in order to achieve sustainable economic growth, job creation, and gainful employment. (The Government of Sierra Leone, 2013.)

Employment opportunities and livelihoods are affected by various inequalities based on gender, age, geographic location, education and income levels. Women and girls are more vulnerable and often more disadvantaged than men due to institutionalized gender inequalities as well as discriminatory customs and practices. Women and girls have only limited access to education, health care, employment, justice, and decision-making, and they face increased risk of sexual offences. Early marriage and teenage pregnancies are major barriers to female education. Even though women's empowerment has been promoted at government level, progress made in legislation on gender equality has not yet moved into practice. (The Government of Sierra Leone, 2013.)

Lack of public services is contributing to high poverty levels in most parts of Sierra Leone, and the same inequalities that affect employment opportunities also influence access to basic services. Fragmented and inadequate service coverage struggles to meet the needs of the population, especially in rural areas. Women and girls, as well as people with disabilities are especially vulnerable and disadvantaged. To address the needs of vulnerable groups, the public sector in Sierra Leone provides free health care and education, but in practice these have been implemented in

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<sup>3</sup> Sierra Leone has a very large youth population with around one third of the population aged between 15–35 (The Government of Sierra Leone, 2013).

varying degrees. (The Government of Sierra Leone, 2013.) After the 2018 elections, free education was extended to cover all primary and secondary school children (“President Bio launches free education,” 2018), while free university education is provided for persons with disabilities.

According to the Government of Sierra Leone (2013), level of education, gender and age of the household head are associated with household poverty. Households with lower educational level of the head, male-headed households, and households with older heads (60–64 years) are more likely to be poor. Yet, in urban areas, there is no difference between the poverty incidence of male and female-headed households<sup>4</sup>. Additionally, number of children (3 or more children) and the size of households (7 or more household members) are associated with higher household poverty incidence. (The Government of Sierra Leone, 2013.)

### **Disability in Sierra Leone**

The long civil war left many with a permanent disability. This is due to not only direct violence but also higher incidence of infectious disease, halted health systems and services, as well as diminished social networks. It is difficult to find reliable data on disability prevalence in Sierra Leone, as is the problem in many developing countries. The WHO estimates that around 10 percent of the population in developing countries have some sort of disability. (Ovadiya & Zampaglione, 2009.) However, based on the World Bank Assessment, disability incidence in Sierra Leone may be as high as 18 percent among the over-18-year-old population (as cited in The Government of Sierra Leone, 2013: 108).

Nevertheless, people with disabilities constitute a significant group with limited opportunities compared to the general population in Sierra Leone. People with disabilities are often socially marginalised, and they face many risks and vulnerabilities linked to their marginalised status. Thus, they are often worse off in many dimensions. In Sierra Leone’s weak public sector and social protection services, persons with disabilities are even more disadvantaged when it comes to accessing adequate health care, education and skills development, or finding opportunities for economic participation. (The Government of Sierra Leone, 2013.) Not surprisingly, employment rates are even lower among persons with disabilities, and PWDs are poorer than people without disabilities (Ovadiya & Zampaglione, 2009; The Government of Sierra Leone, 2013). Also, gender

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<sup>4</sup> This is because in rural areas, male-headed households often rely on agriculture alone, while female-headed households have also other sources of livelihood (The Government of Sierra Leone, 2013: 15).

and type of disability affect how a person can find employment and make a living (Ovadiya & Zampaglione, 2009).

However, according to Bridging the Gap project<sup>5</sup>, the gap between persons with disabilities and non-disabled is not as wide in Sierra Leone as in Zambia, Uganda or Kenya. For example, accessing health care was a considerable challenge for both persons with disabilities and non-disabled in Sierra Leone, while in other three countries persons with disabilities experienced bigger difficulties than non-disabled. This might be explained by the fact that Sierra Leone is a low-income country while the other three are middle-income countries. According to their research, promoting disability inclusion in Sierra Leone – especially in education and vocational training – might prevent such equity gaps to widen over time. (Leonard Cheshire, 2018.)

#### 4 Research methods and data

The objective of my study was to evaluate the effectiveness and sustainability of Abilis funded income generation projects in Sierra Leone, and to identify the factors influencing the livelihoods of persons with disabilities. When evaluating the effectiveness and sustainability of a project, it is essential to also analyse the factors influencing the livelihoods, because these factors may play a key role in the achievement or non-achievement of the project objectives as well as project sustainability. Abilis wants to develop better practice and working methods for its funding mechanisms, and to provide more appropriate support for the local DPOs implementing income generation and livelihood projects. In this study, the focus is on the views of the project participants: their experiences, observations, opinions, and ideas about their current livelihood strategies, factors influencing their income generating activities and livelihoods in general, and what kind of changes has happened in their lives since they participated in the Abilis funded income generation project.

My primary data consists of 9 semi-structured interviews (4 female, 5 male) and 1 focus group discussion with adult persons with disabilities who had participated in 5 Abilis funded income generation projects between 2015–2018<sup>6</sup>. All interviewees were persons with physical or visual impairments. Additionally, 2 other semi-structured interviews (1 female, 1 male), 1 focus group discussion, and non-recorded discussions with the DPO leaders, disability rights activists, and other

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<sup>5</sup> Bridging the Gap project explored the relationship between disability and development in the domains of health, education, employment and social protection (Leonard Cheshire, 2018).

<sup>6</sup> Most projects were completed in 2015–2016, only one project in 2017–2018.

stakeholders were included in the data to strengthen the validity of the results. The interviews were conducted mostly in Krio or Mende (local languages) with an interpreter, and a few in English, according to the interviewee's preference. The data was gathered during a field trip to Sierra Leone in April 2019. Before the field trip, I also conducted a desk study including previous research literature and the project documents<sup>7</sup> saved in the Abilis database, Arkisto. In the analysis chapter the emphasis is on the semi-structured interview data with cross-verification from my research journal (including observations, notes and reflections) and desk study.

The data was coded with Atlas.ti programme, and the analysis follows qualitative content analysis principles. The aim of coding was to identify and describe the key meanings that are most relevant to my research questions within the data. First, I familiarized myself with the data set to gain an overall sense of the study and its components. Initially, I started the development of the main themes inductively, based on the content of the data. However, while creating hierarchy between more overarching code groups and subgroups, it became clear that the categories of the sustainable livelihoods framework (SLF) fit very well with my inductive categories. Hence, the final main categories are based on the concepts of SLF while subcategories were created using a combination of deductive and inductive coding.

### **Ethical issues**

The vulnerability of persons with disabilities was considered in all stages of the research process, even though the topic is not in itself particularly sensitive. Special consideration was given to data collection and data processing in an ethical manner. My aim was to make sure that the research subjects participate voluntarily, and they can make their decision based on informed consent. Before the field trip I approached the project coordinators of the selected sample projects to inform them about the upcoming study. Because I was expecting that some interviewees may be illiterate and/or have a limited knowledge of English, I also provided information on the research on the spot through an interpreter, and the research subjects were able to give consent orally before the interview. Attention was also paid to protect the privacy of the research subjects, and to take care of confidentiality and anonymity of the data. No direct identifiers were collected. Indirect identifiers such as age, gender and type of disability, were collected in case they would prove to be relevant during the later stages of research process. In this report, only gender and age are published when

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<sup>7</sup> The project documents included project proposals, mid-term reports and final reports.

referring to direct quotations. Lastly, I tried my best to avoid causing any kind of mental, financial, or social harm to the research subjects. In a couple of cases the interviewees seemed very reluctant to participate even though they had given their oral consent. Based on my observations, it seemed like the interviewees were pressured to participate by the group leader, and plain discontinuance of the interview might have caused them more negative consequences. Thus, in such cases, the interview was shortened to the minimum and excluded from research data.

### **Reliability of the study**

During the field trip, some challenges were faced in data collection. These are important to acknowledge when assessing the reliability of the study results. The skills of the interpreters varied significantly, and in some cases low quality of interpretation resulted in adding, omitting or editing the original message of the interviewees. The risk was partly compensated with my basic understanding of Krio, which allowed me to assess the quality of interpretation on the spot as well as when transcribing. However, the risk of distorted data is considerably higher with the interviews conducted in Mende. In addition, quite often the interpreters used the third person to refer to the interviewees. As the data was transcribed in accordance with the interpretation, some quotes in this report are also in the third person.

In some cases, the group leader or other local authority was present during the discussions, possibly affecting the content of the discussion. Also, my role as an Abilis representative probably influenced what issues were raised and highlighted by the interviewees. Abilis is often the only funder of the very grassroots DPOs, and quite naturally, many interviewees hoped that their organisation would receive new funding after their participation in the study. To emphasize the separateness of the study and possible future funding decisions was also an ethical issue that I aimed to address in the beginning (and at the end) of every interview.

## **5 Analysis**

### **5.1 Effectiveness and sustainability of Abilis funded IGA projects in Sierra Leone**

Income generating activities (IGAs) supported in the five sample projects were quite diverse, ranging from retail business to crafts and agriculture, and were implemented both in urban and rural settings. Four projects included vocational education and training to build capacity and improve the IGA-relevant skills of the project participants. Duration of training varied greatly depending on the



income generating activity, from 2-day workshops to 6–12 months training (handicraft production). A short training on basic business skills was included in 3 out of 4 projects that had a strong focus on sales business (either resale or own production). In four projects financial and/or material support was provided for the project participants to start a small enterprise or cooperative after the project ended. Two projects only included one of those (vocational training or start-up capital). Two implementing organisations had received earlier funding from Abilis, but only one of those was for an income generation project. All DPOs were founded at least two years before starting the Abilis project.

In all five projects the supported income generating activities were still running to some extent during the time of visit. In one project the interviewees had succeeded to increase their production after the project funding ceased, and they described how their quality of life had improved in various aspects. In other projects the income generating activities continued to be very small-scale, and the project participants reported several challenges they had faced after the project funding had ceased. Despite the challenges, they were able to continue their businesses even with very small profit and brought out various positive changes in their lives. However, most often the project beneficiaries were unable to invest in new equipment or to increase production due to insufficient income from their IGAs and lack of other sources of income. In two projects the income generating activities have significantly declined after the end of Abilis funded project because the profit from the IGAs alone is not enough to sustain the IGA and to cover the basic necessities.

Almost every interviewee pointed out that the income generating activity supported in the Abilis funded project had increased their income compared to pre-project situation. Thanks to increased income, the need for street begging has considerably decreased (1 case) or even ceased to exist (6 cases). Yet, most informants highlight that even with increased income their income level is still very low (and often insufficient to cover all the basic needs), making it extremely challenging to make a living and to provide for themselves and their families.

In four projects the interviewees reported increased ability to cover the basic needs of themselves and their families. These included increased ability to care for children (4 cases), decent clothing (3 cases), improved housing (3 cases), and buying firewood instead of collecting it (1 case). In one project the interviewees were able to cover all their basic needs (2 cases) and even to provide financial assistance to others (1 case).

In three projects the interviewees reported increased psychosocial wellbeing, such as increased independence (3 cases), increased self-esteem (2 cases), and reduced stress (1 case). In two projects (3 cases) the interviewees reported better treatment by community members. It is noteworthy, however, that not all interviewees had experienced bad treatment by others to begin with, thus they did not find it relevant in their cases.

It is important to acknowledge that these reported changes in the lives of the project participants are a result of multiple factors, not just Abilis funded projects. Therefore, one should be careful not to draw simple conclusions on the causal relationships between project activities and reported changes. Also, the above-mentioned changes are the ones the interviewees brought forward freely as the most significant ones for them. Since the semi-structured interview did not include detailed questions about perceived changes, it is possible that not everyone who experienced these (or other) changes brought them forward. Thus, the list (and the number of cases) is solely indicative.

Based on the desk study, two DPOs utilized business networks and partnership to improve the sustainability of project activities as well as their institutional sustainability. Even with the present challenges, both of these DPOs were relatively stable organisations with on-going operations at the time of visit. Teaming up with another organisation to share costs as well as lobbying for the community and government support both seemed to have positive impact on DPO's institutional sustainability.

## 5.2 Livelihood strategies of persons with disabilities in Sierra Leone

Various factors motivate people to engage in their income generating activities. The interviewees emphasized work as a means to earn enough income to cover the cost of living, but also the meaningfulness of the work in its own right. The common goal for most of the interviewees was to provide a better future and opportunities for their children. Most interviewees had very limited range of activities in which they engaged to make a living. This was not only due to lack of assets and limited opportunities (which will be addressed in the following subchapters). Also, the perceived opportunities and what is considered important or less-important affect the choices that people make and the activities they engage in.

When a person has other commitments that coincide with the project activities, they must decide which one to engage in. If income from the project activities is not as high as expected, participants are more inclined to engage in other, more profitable activities (other IGAs or begging, depending

on the situation). This is especially the case if project activities require intense, full-time participation. Even though the government of Sierra Leone is supporting the education of persons with disabilities, attending classes has other financial consequences that each individual must consider when making their decision. Time spent in studying means less time to earn a living, thus less income generated. Also, while university tuition fees are covered for PWDs, there are other necessary expenses leaving even less money to be spent on other daily needs.

Because when [I wasn't] in the university, or in schools, I was having a lot of money. But now in the university, because I have to spend [on] transportation, photocopy, assignments, all of those... my money was just going.  
(Male, 24 years)

Most interviewees only engaged in one income generating activity, such as selling daily consumer goods, foodstuff or refreshments, manufacturing and selling handicrafts, or livestock farming. Some were employed as vocational teachers, but their monthly salary was insufficient, so they earned additional income through private production and sales of handicrafts. Some interviewees had additional income through street begging, even though most interviewees highlighted that begging was only their last resort. For many, earning a living by other means than begging was considered desirable, and ability to provide for themselves was associated with disabled people being more respected, full members of society. However, some interviewees brought out that attitudes towards begging vary greatly between individuals, and other PWDs may see begging as a better option to earn money than engaging in any income generating activity. Among the interviewees, there seemed to be a general consensus that going back to streets to beg was avoided even if the income from the IGA was very limited.

[It is] not enough for him, but instead of doing other things like begging, things that are not moral, he thinks it's better to do this and manage.<sup>8</sup>  
(Male, 40 years)

Many interviewees consider that their present income generating activity is their only option to earn any income. Many would be willing to learn new skills or engage in other income generating activities, but only a few were able to name any specific options to make a living other than their current IGA or begging. The interviewees with the most successful income generating activities had

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<sup>8</sup> The data was transcribed in accordance with the interpretation. Thus, some quotes are in third person.

a wide range of products to sell. Also a few other interviewees emphasised that having more variety of products increases their opportunities to gain a living or reduces the risk of loss.

For now, because it will soon be rainy season, we also buy and sell water. So, if the yoghurt will not sell, the water will sell.

(Male, 24 years)

Since the current income generating activity was often considered invaluable, the interviewees strived to sustain it as well as possible. To keep the IGA on-going, a common investment behaviour was to make sure that part of income is always used to purchase enough material for the next production. Rest of the profit was then used to other daily expenses. Most often, however, the income from sales was so minimal that it did not allow any reinvestment to expand the business. Thus, in most cases businesses were struggling to survive.

When the first [customer] comes [to buy], she go and buy the material first. When the second [customer] comes, she goes and buy fish and other things for her living. But the priority first is to get her cost of the materials. After getting cost of the materials, and the profit, she can get... she can do any other things.

(Female, 36 years)

A few interviewees were less eager to invest in income generating activities due to uncertainty about the future. They described cases of multiple discrimination and violation of rights, which put people with disabilities in a higher risk to be abused or exploited. With such a high risk of losing the achieved assets, especially housing/shelter, investing in income generating activities was not their first concern or priority.

### 5.3 Factors affecting the livelihoods of persons with disabilities in Sierra Leone

#### 5.3.1 Structures and processes

Various structural, political, institutional, and cultural factors were brought forward by the interviewees as affecting their livelihood opportunities. Transforming structures and processes are also tightly interlinked with the availability and access to assets.

The importance of market-related factors was highlighted by many interviewees. The imbalance between demand and supply for the products has a notable influence on the livelihoods of the poor. Understanding customer preferences supports successful adaptation of income generating activity. However, persons with disabilities often have very limited opportunities to act accordingly and to adapt to the customer needs on a timely manner. For example, lack of financial and physical assets

often results in limited production that does not meet the market demand. In addition, almost invariably customers want to see the type and quality of products prior to a purchase. Producing and having these sample products also require financial and physical assets, and not everyone can afford it.

There are a lot of them [potential customers]. The only thing is that they need to see them [the products]. When you do it, when there's an exhibition, they will come and buy.

(Female, 49 years)

Then again, as was highlighted by many interviewees, many potential customers are also struggling with poverty and cannot afford to buy expensive products. Most interviewees reported that they regularly have to sell their products on credit due to customers' low ability to pay on the spot.

Sometimes they [customers] don't have the money... it is their poverty. Sometimes some people are employees, they only get paid once a month, at the end of the month. So, if she's finished, she takes the cloth to them, and they promise to pay at the end of the month. So, she waits for the end of the month.

(Female, 36 years)

Handing over the product and collecting payment later obviously involves various challenges and risks such as delayed payment, additional transport costs to collect the debt, or customers not paying at all. Nevertheless, it is still often considered a better option than not selling at all.

- I feel happy because people will not just come and buy... It is kind of a tradition that people come and pay small-small, because some people... they cannot afford to buy all at one go. And then, I would not sell, because if somebody might want something but they don't have enough money to purchase that item... - -

- Ok, so you are happy to sell your products so that people can...?

- Yes, instead of just keeping the product and no one would buy it.

(Female, 36 years)

Many interviewees described how high level of competition is a major challenge to gain a living. Since there are so many poor people with low qualifications (both with and without disabilities), almost every business idea they can come up with is already filled with other entrepreneurs selling similar products or providing similar services. Under these competitive conditions, persons with disabilities are often disadvantaged because they are not able to move as fast and to reach as many potential customers as their non-disabled competitors.

The business is not going that fast because there are a lot of sellers, different sellers, the abled people are selling the same thing. And we the disabled we just sit here to sell

whilst others are walking around. So, it's not just easy to get enough to sustain the family.

(Female, 38 years)

In addition to non-disabled competitors, persons with disabilities are often competing with each other because many are attending similar skills training programmes and finding customers for everyone is not easy. To keep up with the competitors the products must stand out on the market. One way to stand out is to have high quality products, which may also allow larger profits.

During this year now you see a lot of people engaging in skills work like this. - - So indeed, a great competition. So, - - you have to make your own [ones] very nice, strong, so it will go fast.

(Female, 25 years)

Negative attitudes towards and discrimination of persons with disabilities was strongly emphasised by some interviewees. They described how persons with disabilities are looked down upon, exploited and abused by society at large and especially by people with higher social status (e.g. landlords). Persons with disabilities are denied their rights, and they feel like they have no other choice but to resign to their changing circumstances. One explanation provided was that other people think that persons with disabilities are unable to defend their rights, and thus they mistreat PWDs.

Because they class them as disabled, so they believe that they don't have no power to fight back. That is how they are being treated.

(Male)

Persons with disabilities – especially women and girls with disabilities – are also excluded from decision-making. Since persons with disabilities are not considered as equal citizens, their voices are not heard.

In this country, they discriminate. If you find [that] you are very sound, [but] you cannot articulate, so let's forget about that, [they think] that's a less man.

(Male, 58 years)

As persons with disabilities lack of rights and voice, and they feel like they are not full, respected members of their community, it also increases their uncertainty about the future. Negative attitudes and discrimination affect various spheres of life of persons with disabilities. For example, in public transport (especially on minibuses) persons with disabilities are sometimes denied entry because people think PWDs slow down the travel time too much. Lack of permanent housing and housing instability make persons with disabilities more vulnerable and unwilling to invest in equipment or

tools for their income generating activities. Because persons with disabilities cannot pay as high rent as non-disabled, landlords consider them as non-desirable tenants, and PWDs may be evicted at a very short notice if a better-paying tenant turns up. In cases of eviction, the property of PWDs is often lost or destroyed.

The interviewees also described their experiences of discrimination in health services. Even though legislation guarantees free health care for vulnerable groups including persons with disabilities, in practice it is applied in very varying degrees. Some interviewees reported that health personnel demand money before treating persons with disabilities, and even after payment non-disabled patients are often prioritised for treatment before persons with disabilities. Based on the interviewees' reports it is difficult to assess to what extent this is due to health personnel's lack of awareness or deliberate discrimination and financial exploitation of PWDs. However, the interviewees' experiences of discrimination are real, and they see no other choice but to pay for health services when demanded.

Other structural factors affecting the livelihoods of the interviewees include the chiefdom system, DPO's structures and religious values. The chiefdom system is a significant institution in Sierra Leone that regulates the access to assets (especially land) at local level. Local chiefs and chiefdom committees' support is pivotal for legal and beneficial ownership and control over assets. Good contacts with community stakeholders strengthen the interviewees' confidence in maintaining their acquired assets also in the future. DPO's strong ownership of the project activities (project participant as an employee of the DPO rather than self-employed person) or practical support (providing a place to work, use of equipment, etc.) after the end of the project were mostly seen as positive and beneficial arrangements by the interviewees. Finally, because of Muslim religion<sup>9</sup>, many people in Sierra Leone give handouts to the poor especially on Fridays, which is the weekly Muslim holy day. Even though begging is not considered as an income generating activity per se, it is an important source of income for many persons with disabilities in Sierra Leone, and many poor people with disabilities go out to beg at least on Fridays, because it can be quite profitable.

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<sup>9</sup> Sierra Leone has a majority Muslim population with a significant Christian minority.

### 5.3.2 Vulnerability context

Structures and processes shape the vulnerability context, whereas availability and access to assets affect how people are able to mitigate and adapt to the changes in their context. The main issues brought forward by the interviewees concerning vulnerability context were seasonality and fluctuating income.

Seasonality has a strong impact on which livelihood strategies are being adopted or which options are even available for persons with disabilities to make a living. Rainy season is slowing down many income generating activities of the interviewees. Due to heavy rains and poor road conditions, transportation is limited or close to non-existent especially in distant rural communities. Weather-related seasonal changes (cold rainy season, hot dry season) and religious holidays also affect what kind of products are on demand during different times of year. However, many people with disabilities have very limited opportunities to earn a living and they are unable to switch income generating activities (especially in a short notice), making them increasingly vulnerable to seasonal changes.

Almost all prices are negotiable in Sierra Leone. This combined with the overall weak economy and widespread poverty results in often unpredictable and fluctuating income. Persons with disabilities are often forced to sell their products at very small or unsustainable profit and/or sell products on credit. Many interviewees brought out that estimating their average income (daily, weekly, let alone monthly average) was difficult because their income varies so much depending on the daily sales.

Based on the desk study, inflation was also one important factor affecting the vulnerability of project and income generating activities in general. Economic trends and shocks may have either positive or negative impact on the livelihoods of persons with disabilities. In a best case, a favourable exchange rate enabled DPOs to procure assets (e.g. buying land instead of leasing) that were not included in the original project plan, but which supported project sustainability. In Sierra Leone, however, the economic situation has more often had adverse impact on project implementation and the livelihoods of persons with disabilities. Increased commodity prices (due to heavy inflation) have made it even more difficult for vulnerable poor people to make ends meet.

In addition, human health shocks (namely Ebola) were highlighted in the desk study data. Ebola outbreak had a direct effect on the region's economic situation, which affected the everyday life in many ways such as increasing commodity prices. Also, the projects implemented during the Ebola



outbreak were prolonged because of restrictions of gatherings and participants leaving cities in the fear of infection.

### 5.3.3 Financial assets

Not surprisingly, lack of financial capital was highlighted by almost every interviewee as the most significant factor restraining their livelihood opportunities. Most interviewees had very irregular inflow of money, increasing their sense of uncertainty and limiting their willingness (and ability) to invest in their income generating activities. Lack of financial capital is directly affecting various other factors, including access to other assets. Without financial capital it is extremely difficult to procure and maintain necessary equipment, tools and materials to start a business, to increase production or to diversify livelihood options, as described by a male interviewee:

That [lack of financial capital] is a major challenge because you cannot weave without material. And the weaving materials require money. Unless you get money to get the materials before weaving. But if you don't have money, how you go and buy the materials then?

(Male, 58 years)

Due to lack of financial capital, it is common for people with disabilities to buy and sell products on credit. Most interviewees have very small-scale businesses and minimal income, and practically live from hand to mouth, which has a considerable influence on the livelihood strategies they choose to engage in. Many brought forward that they would choose another income generating activity instead of – or in addition to – their current IGA, if only they had enough financial capital to do that. This is because of two main reasons. First, according to some interviewees, other income generating activities would be more profitable than their current one, but they are unable to engage in those activities due to financial constraints.

If only he had money of his own, he would continue his [resale] business instead of shoemaking. Because that is more profitable for him than shoemaking.

(Male, 46 years)

What is considered profitable or too expensive income generating activity seems to vary in different locations. In the capital, craft production business was more sought-after IGA than resale business, but it requires so much financial capital that not everyone can engage in it. In provincial towns, however, resale business was often considered more profitable and requiring more financial capital than crafts production. Yet, due to small sample size, these different views may represent only individual perceptions, and no conclusions should be drawn from these results alone.

The second reason that was emphasised by other interviewees is that engaging in more than one income generating activity is perceived to increase their resilience and possibilities to earn a living and.

If the opportunity is there, the funding is there, he would still like to do farming alongside the cattle rearing. By that, he would have an optional source of getting more money to sustain.

(Male, 40 years)

Due to lack of financial capital and very limited (perceived and actual) opportunities, some poor people with disabilities do not even think about other potential sources of income.

- Have you thought about other kinds of income generating activities?

- For now, I haven't because even if I would think about it, I don't have the money or the support to [do it].

(Male, 24 years)

Only a few interviewees did not consider lack of financial capital as a major constraint for their livelihood. The interviewees who did not bring this forward as a major constraint were the ones with the most successful income generating activities and the one who had an arrangement with the DPO to cover all the IGA-related expenses.

There are many factors restraining poor people with disabilities to access and accumulate financial assets. All but one interviewee highlighted that the income generated from their current IGAs is inadequate, and they are barely able to cover their basic necessities, let alone to reinvest into their businesses. For most interviewees, their daily income immediately goes to food and other daily expenses, and managing household expenses requires prioritising, as described by a female interviewee:

I have to share [out the money on] what I need to do, what will not [take] too much money... So that's how I manage my income.

(Female, 25 years)

Working together with a group (e.g. sharing assets and responsibilities) may be beneficial in some respects, but it can also create challenges, especially when a group is very large. When many people are engaged in the same income generating activity, individual group members may receive only very limited income or income varies greatly each week, depending on the group's agreed arrangement. For example, when a person can only use the necessary equipment on certain time periods, they are left increasingly vulnerable during the time in between.

When it's my turn, I try to make a lot of sales so that I will be able to sustain for that many weeks. - - Because we don't want to go back to streets to beg. - - So, I try my best to make a lot of sales to sustain for the [family].

(Male, 24 years)

Many interviewees brought forward that persons with disabilities have very limited access to credit, because official banks and micro-credit institutions consider people with disabilities as high-risk debtors. It is noteworthy that interviewees and/or interpreters used the term 'micro-credit' quite broadly when referring to various practices to lend money<sup>10</sup>. According to the interviewees, persons with disabilities are more likely to access credit through informal arrangements with community cooperatives or personal networks. However, even then the small loans are often used to maintain the current income generating activity, and rarely enable investments to expand the business.

Since lack of financial capital is a major constraint for the livelihoods of persons with disabilities, providing business start-up kits or start-up capital enable the project participants to continue working and to use their newly acquired skills also after the project has ended. Many interviewees consider that without Abilis funding or other external support they would not have been able to gain enough financial capital to start their own small business. However, the project in which no start-up kits or capital was provided at the end of the project, had supported the project participants in other ways, resulting in successful income generating activities.

#### 5.3.4 Physical assets

Procurement of equipment, tools and materials (either with the help of Abilis grant, other donors, or collecting small contribution from each group member) has enabled persons with disabilities to engage in various income generating activities and to earn a small living. However, access to such producer goods is limited mainly due to lack of financial capital, as described in the previous chapter. Lack of appropriate equipment, tools and materials is a significant factor restricting productivity and the livelihoods of persons with disabilities.

I don't have all the tools. - - So, after I'm through with all the things I have to do at home, I have to take it back to the [work]shop. I come and do the finishing. - - Always I have to wait because this [work]shop is too busy. Always I have to wait. Or I inform [the tutor] before coming.

(Female, 25 years)

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<sup>10</sup> Including banks and other official micro-credit institutions as well as more informal, traditional schemes of saving and soft loans among the group members (known as OSUSU).

Another related issue is the maintenance of equipment and tools. Due to limited income, most interviewees are unable to invest in equipment maintenance and renewal, resulting in broken or worn-out equipment and tools, and hindering productive work.

Sometimes the materials get damaged, so she has to replace them. But she cannot afford most of the material for the weaving. - - even the basic things, tools they use in the weaving start getting damaged, but they cannot afford to replace them because they are very costly in the market.

(Female, 36 years)

A few interviewees highlighted the importance of appropriate start-up kits in enabling self-employment after vocational training.

I want the organisation to help with start-up kits. Because there are some of us that have gone through this training, [but] they don't have the opportunity to continue.

(Female, 25 years)

Due to limited physical assets, the interviewees cannot produce as large quantities as they would like to. A few interviewees brought forward that upgrading their income generating activities with the use of technological advances could improve their livelihood opportunities.

She wants to upgrade herself into machinery weaving. - - Because the demand for machinery weaving is great. - - And even the price is higher.

(Female, 36 years)

Using machinery would increase productivity and profitability of their income generating activities, and the customers would prefer machine made products to manually produced. Then again, some interviewees brought out that marketing is a big challenge even with the current production because of high competition and mismatch between supply and demand (as described in chapter 5.3.1.).

Poor infrastructure – especially unreliable electricity supply, communications systems, and transportation – affect the livelihoods of the poor. Power cuts are a common problem in Sierra Leone, making income generating activities that are dependent on electricity vulnerable and increasing the risk of loss. Thus, poor people who are engaged in such vulnerable IGAs may keep their capacity-utilisation in relatively low level to avoid high losses in case of power cuts. Generators are used when financial situation allow it, but many times the capacity is not sufficient to meet the needs (IGA-related and other daily needs), thus requiring prioritising.

Telecommunications and social media are potential means of marketing and business communication in locations where the coverage is reliable enough and the clientele have access to such services as well. Utilising communications systems successfully is supported by existing social networks, previous customers, and good-quality, distinctive products. As one male interviewee describes, he uses his products as an advertisement in itself, and potential customers reach him by phone after they have seen them.

All of my products, I put my numbers there. - - Since I gave my number, customers call me, so they come and meet me at my place. Go there, choose what they want.

(Male, 24 years)

Inaccessible environment is a great challenge for persons with physical and visual disabilities especially in mountainous areas such as Freetown. Multiple steps, narrow stairways, high thresholds, and deep open drainage channels are common all over the country. Poor quality of roads in poor urban neighbourhoods and in remote rural areas (especially during the rainy season) and lack of appropriate and affordable transport options hinder persons with disabilities' participation in various daily activities. Also, transportation costs are restraining poor people with disabilities to participate in training and income generating activities, as well as diminishing the profit when transporting products to a market site or customers directly.

Some interviewees brought forward that lack of market place is hindering their livelihood opportunities. Marketing the products and gaining customers is a challenge for almost every interviewee. Many persons with disabilities lack a proper market place from which the customers could find them with ease. Thus, many sell their products on the streets or from their home.

In this country, marketing is a problem. - - If [we would have a market site], the customers could find us there, but it's not there. We don't have any place...

(Male, 58 years)

Then again, one interviewee highlighted that she would gain a better income if selling foodstuff and daily consumer goods in her neighbourhood (without a market place) than if going to the market place.

Because where we live, the market place is not close to [us]. So, the community people would prefer to buy from me [because I am] closer than the market. So, I will sell more.

(Female, 24 years)

Also lack of place to work was highlighted by a few interviewees as a constraint to gain a living. Some DPOs offered free access to their training facilities for the graduates to work, and in general, this was considered an asset. However, in those cases where a self-employed person is engaged in a rather successful income generating activity, they often wish to be fully independent, with their own place to work and market their products. For some, lack of place to work is tightly linked to lack of permanent housing, uncertainty about the future, discriminatory practices, and negative attitudes, all increasing the vulnerability of poor persons with disabilities. For them, a permanent housing would provide greater security, increase certainty, and thus foster their willingness to invest in income generating activities as well.

#### 5.3.5 Social assets

Social networks enable access to various other assets that are needed for making a living, such as place to work, access to credit, and equipment and materials. Social networks are also useful as a marketing channel for products and finding new customers.

Now, since I got [into] a university, I have taken my products also there, at the university. And some students are also buying [them].  
(Male, 24 years)

The interviewees with most successful income generating activities had also contacts with people living abroad (Sierra Leoneans as well as foreign citizens) that helped them to invest in their IGAs and who regularly bought larger quantities of their products to export to Europe or North America.

Different types of relationships of trust, reciprocity and exchanges were brought forward as supporting the livelihoods of PWDs by many interviewees. They highlighted the importance of their organisation or group as a source of support and a sense of belonging and unity. Type of support varied greatly between groups. Some DPOs encourage its members to form smaller cooperatives or self-help groups, but not all interviewees were part of one. A few interviewees had no arrangements with others to share the costs, tasks or responsibilities related to their income generating activity. Some groups had a very strong unity, and they cooperated smoothly with each other, sharing tasks and responsibilities based on each members' strengths and abilities (e.g. people with more severe mobility issues focus on manufacturing, and people who are more able to walk do the distribution/selling).

Not all of them are involved in the [marketing] business. - - Some of them don't have foot to work, so they will not be moving. It's only those who are at least a bit okay, they will give them the soap, then go to the markets, do the business, and come [back] with the money.

(Male, 46 years)

In other groups, the members shared common equipment and tools, taking turns or having other types of arrangements, yet each member was working individually for their own income only. Even though sharing equipment and tools was considered an asset, it was also regarded as a hindrance that restricts smooth production process, causes unwanted delays and disruption of income, and adds extra costs when a person must travel back and forth to finish their products. Additionally, any variation from the agreed arrangements may cause issues among group members with limited resources.

Sometimes they get annoyed because they think that you are interfering in their own turn. That the person does not get enough space to put their own business, so they will get annoyed.

(Female, 38 years)

Many interviewees need other's assistance in the tasks they cannot perform independently, for example to purchase and carry materials. Because people with disabilities are vulnerable to abuse and exploitation, they sometimes rather ask someone they trust to help them. The assistance may be provided by the DPO, as one female interviewee tells:

Like buying the materials, I come to [the tutor] so he can buy it for me, because --- in town, people are so many at the time. Either they steal your bag, or they just come and [take] your phone. So instead of that, to skip those kinds of things, I just come [and ask the tutor] to purchase things for us.

(Female, 25 years)

If they do not have anyone in their close circle to help them, persons with disabilities must get hired help. Hiring a stranger is considered to increase the risk of abuse and exploitation, especially for persons with visual impairment. Additionally, the cost of hired help is directly off from the income generated, thus diminishing the profit.

The immediate family members are often considered the most trustworthy, and they are an important source of support for some interviewees. Children and spouse often help or assist persons with disabilities in different tasks they cannot perform independently. Cooperation and support from family members may also solve the problem of lack of trust, which is sometimes a serious problem.

If he calls any other person to join them, apart from his own family, they will steal the money from him.  
(Male, 46 years)

However, some also highlighted that they did not have anyone they could count on, or the help from family members and relatives is occasional and sporadic at best.

It's not continuous. Maybe some have relatives, some that have sympathy to help but it is not continuous, maybe just for a while.  
(Female, 27 years)

Additionally, lack of cooperation and support from family is sometimes restraining the participation of PWDs in vocational training or other project activities. This is due to various factors such as negative attitudes and unawareness of the rights of people with disabilities, parents over-protecting their disabled children, as well as lack of appropriate transport options and high transportation costs (especially in rural communities).

A few interviewees brought forward that the leadership of their DPO was significantly supporting their livelihood. The role of a group leader varied from group to group, but in general, a respected leader was able to strengthen the group's unity and cohesion. The leader's know-how, positive example and/or financial contribution enhanced members' confidence so that even during the times of difficulties they could remain positive and keep working for their livelihood goals.

What gives him the courage is the leadership, the leader. He sees the leader as someone who is developmental oriented, so that is what gives him strength. If he's not expecting the benefit now, but in the future, he knows that when this organisation goes bigger, he will see the benefits and he will get what he wants.  
(Male, 40 years)

#### 5.3.6 Human assets

Most interviewees had participated in some sort of vocational training before, during, or after the Abilis funded project. However, finding employment or sustaining a profitable business in the associated area of vocational training was a challenge for many because other factors (most importantly lack of finance, equipment or material, and high levels of competition) were restricting their participation. Yet, in two interviews, lack of education and technical knowledge was raised as an issue that restricts persons with disabilities to participate in income generating activities or hinders their IGAs to be successful.



It is not easy for disabled to get a job, especially because most of us don't go to school. -  
- So, the things that we are engaging in is street begging.  
(Female, 38 years)

As outlined in chapter 5.3.1, various market-related factors influence the livelihood opportunities of persons with disabilities. Market-relevant knowledge or experience is necessary to foresee and align production with market needs.

[When] we just started the business, - - we [did] it small-small. But now, we already know that because it's coming close to the Ramadan, we should start preparing right now.  
(Female, 25 years)

The interviewees' physical or visual impairment also affected their ability to work. Many were unable to do heavy work without the help or assistance of others.

Mostly it is not easy, because being a disabled, some of those materials are heavy. So, it is very difficult to purchase those materials.  
(Male, 24 years)

Some interviewees described how participating in their earlier income generating activities was restricted by their disability, particularly due to reduced mobility. In some cases, mobility issues were aggravated by other health-related problems. Due to mobility issues, some interviewees had to quit their earlier income generating activity and had shifted to another business.

Because when you are able, you can [do] something. But when you are disabled, you cannot walk for long distance. Especially in the morning, you have to go to the market to prepare your business... But if you are disabled, you cannot walk. So, he decided to embark this shoemaking.  
(Male, 46 years)

### 5.3.7 Natural assets

Only a few interviewees brought forward natural assets as factors influencing their livelihoods. Not surprisingly, land and water are important assets for people whose main source of livelihood is agriculture. Agricultural activities are labour-intensive and require physical strength, thus limiting the participation of people with disabilities. In communities where slash-and-burn is widely used, farmlands are located away from villages, behind buffer zones that prevent fire spread, making them even more difficult to reach for people with reduced mobility. Access to land is regulated by local authorities, and often requires lot of negotiations and payment. In one case, the ownership of

the land had remained with the DPO instead of individual project participants, and the DPO was responsible for all expenses and major decisions of the activity.

## 6 Conclusions and the way forward

This study focused on the effectiveness and sustainability of Abilis funded income generation projects in Sierra Leone, and identified factors influencing the livelihoods of persons with disabilities. In this chapter, I discuss the conclusions and recommendations based on the study findings and their linkages to previous research findings.

All income generating activities supported in the sample projects were still on-going during the time of study, 1–4 years after the end of the project. The interviewees from one project had managed to increase their production while other businesses continued to be very small-scale. Yet, compared to the pre-project situation, almost every interviewee reported increased levels of income and various other positive changes such as increased ability to cover the basic needs, increased independence and self-esteem, and better treatment by community members. While the scope of this study did not cover the causal relationships between project activities and reported changes, the general experience among the project participants regarded Abilis support as significant contributor for their improved livelihood opportunities.

Still, most interviewees had very limited range of activities in which they engaged to make a living. The most successful self-employed persons were producing a variety of products, and they were able to focus on certain products according to the seasonal demand. As emphasized also by Martin and Lorenzen (2016), livelihood diversification (having a wide range of products to sell or engaging in more than one income generating activity) is supporting the livelihoods of persons with disabilities. In order to respond appropriately to the seasonal changes, adverse shocks, and changes in customer demand, livelihood diversification would provide a much-needed assurance for poor persons with disabilities. Improving access to a variety of assets allows persons with disabilities to adopt more diverse livelihood strategies, and to change flexibly from one income generating activity to another. Thus, support for livelihood diversification would reduce the vulnerability and enhance the resilience of persons with disabilities.

The project participants prioritise the activities in which to engage based on the available assets as well as their personal goals and perceived or expected livelihood outcomes. When a person has

other commitments that coincide with the project activities, they must decide which one to engage in. Thus, planning and implementing relevant and feasible projects require better understanding of the actual needs of the project participants, as well as their other commitments and priorities, as pointed out also by Maclay and Marsden (2013). This should go beyond the question of what activities are implemented. For project beneficiaries to attend the project activities, it is important to consider what time of day, week or season the activities are implemented, possible gender roles and responsibilities, and how these affect the beneficiaries' ability and motivation to participate. Additionally, project participants are inclined to engage in other, more profitable activities, if their expectations are not met or their income remains the same or even decreases during the project. This is especially the case if project activities require intense, full-time participation. To support the project participants' commitment to project activities, it would be beneficial to consider whether they can provide for themselves (and their families) during the project period, and if project activities requiring full-time or part-time participation would be more appropriate and more compatible with the participants' other commitments and priorities.

Widespread poverty affects all aspects of life in Sierra Leone, the livelihoods of the general population and persons with disabilities alike. However, persons with disabilities are more vulnerable because they are often socially marginalised and face widespread discrimination that restrains their access to assets and restricts their participation in economic activities, decision-making, and social life in general. The results also indicate that despite of improved economic empowerment and increased control in their own lives, many persons with disabilities are still unable to claim their rights. To fight discrimination and exclusion, and to deliver equal access to opportunities for persons with disabilities, more awareness raising, advocacy and lobbying on disability rights and inclusion is needed. Strengthening the disability movement in Sierra Leone – through empowerment and capacity building of persons with disabilities and their organisations – plays a key role in this regard. Increasing disability mainstreaming (i.e. integrating and considering the needs of persons with disabilities in all policies and in all stages of development programmes) is necessary to ensure equitable opportunities for persons with disabilities and to prevent widening inequity gaps between PWDs and general population.

Limited financial assets and strong competition restrain persons with disabilities from expanding their businesses (also identified by Gough, 2010). Volatile demand makes it a challenge to align production with market needs. This is especially the case with poor people with disabilities with very

limited livelihood strategies and available assets. Lack of financial assets was highlighted by almost every interviewee as the most significant factor restraining their livelihood opportunities. Most interviewees had very irregular inflow of money, increasing their sense of uncertainty and limiting their willingness and ability to invest in income generating activities. Lack of financial assets is also directly affecting various other factors, including access to other assets. Especially lack of appropriate equipment, tools and materials restricts productivity and the livelihoods of persons with disabilities.

However, due to changing demand and marketing difficulties, increased production is not automatically the best solution to improve the livelihoods of persons with disabilities. To respond the challenges of strong competition it is important to increase business competitiveness. Yet, very few interviewees brought forward potential means to increase competitiveness. Generally, a common issue among persons with disabilities seems to be their limited awareness of possible livelihood opportunities. Often people with similar type of disability engage in the same type of income generating activities because that is considered as an only option for them. Many interviewees were motivated to learn new skills or engage in other income generating activities, but only a few were able to name any specific options to make a living other than their current income generating activity or begging. These are linked to several prior findings. As Katsui (2018) and Tran-Nguyen and Vormisto (2016) highlight, lack of new ideas is hindering the competitiveness and sustainability of income generation projects. More original project ideas that take notice of the contextual factors (such as demand/supply balance and seasonal variations) would support business competitiveness and sustainability. Creative business ideas based on the local demand require developing business thinking and entrepreneurial skills that could support persons with disabilities to locate potential market niches. Possible means for persons with disabilities to gain new ideas for their livelihood opportunities could be supporting training exposure (as brought out by Sheheli, 2012) or by creating more opportunities for DPOs and their members to engage in mutual learning and information sharing among the peers (as noted by Katsui, 2018, and Tran-Nguyen and Vormisto, 2016).

Providing business start-up kits or start-up capital enables project participants to continue working and to use their newly acquired skills also after the project has ended. However, the project in which no start-up kits or capital was provided at the end of the project, had supported the project participants in other ways, resulting in successful source of income for their livelihoods. The results

indicate that support provided *after* the project is necessary for the income generating activities to continue. However, closer examination is needed to find out which types of support (individual start-up kits, individual start-up capital, shared equipment and tools, etc.) are more beneficial, how these may vary in different contexts, and if other factors are more important contributors to successful and sustainable income generating activities.

Social assets are important for supporting the livelihoods of persons with disabilities. Social networks often enable access to various other assets, they can be used as a marketing channel, or they may provide informal social security for the poor. In addition, participating in peer group activities can strengthen a person's sense of belonging, empowerment and psychosocial wellbeing. However, there is a considerable variation among groups and individuals, and not all persons with disabilities have such networks they can rely on in times of need. Lack of trust hinders genuine cooperation and team work and restricts effective division of labour and shared use of common equipment. It is also noteworthy that not even a close cooperation between the group members guarantee successful income generating activity, if lack of other assets results in their inability to maintain and replace equipment when necessary.

Persons with physical and visual disabilities need assistance to a very varying degree. Some can manage their daily activities completely independently, others are dependent on the help of others for all their daily tasks, and majority are somewhere in between. Even though physical or visual impairment affects a person's ability to work, it does not mean that they are unfit or incapable for work. Yet, to have someone reliable and trustworthy to assist when needed is paramount for many persons with disabilities to participate in economic activities. This should be considered already in project planning and budgeting. Including reasonable accommodation (e.g. assistance for physical tasks or guidance) into the project budget would support the participation of persons with disabilities, and also serve as an example of adequate service provision for persons with disabilities. In addition, transportation costs are restraining poor people with disabilities to participate in training and income generating activities in general. To address this issue, including transportation allowance to project budget would be important especially when there is not yet regular income from the newly-started business.

In this study, education did not arise as particularly significant factor for the livelihoods of persons with disabilities. This may be due to the fact that almost every interviewee had participated in some

sort of vocational training and yet, they often struggled to find a suitable work or self-employment opportunities. The results indicate that vocational training or previous experience is not in itself enough for improving the livelihoods of persons with disabilities. Education is important, but only useful when other factors enable people to draw on their human assets as well. For example, starting and sustaining a small-scale business requires financial and physical assets that many poor people with disabilities lack of. As also noted by Tran-Nguyen and Vormisto (2016), the quality and duration of training affect whether the project participants acquire adequate business and professional skills. Participating in a training is not in itself sufficient to prove what kind of knowledge and skills the individual participants gained. Thus, more attention should be paid to the quality of training, including its content, duration as well as the trainers' skills and ability to address the diversity of needs of persons with disabilities.

For the poorest persons with disabilities, lack of permanent housing and housing instability is often considered more acute issue than lack of businesses opportunities. This is strongly related to their vulnerability and uncertainty about the future, resulting in less priority given to income generating activities. Even though Abilis does not fund projects focusing mainly on construction work, the importance of housing and other basic needs cannot be overlooked in poverty reduction and livelihood programmes. Networking and cooperation with other relevant actors (governmental as well as non-governmental organisations) and supporting advocacy and lobbying activities of local disability rights activists (in addition to the very grassroots project activities) would promote the achievement of overall programme objectives.

When planning new poverty reduction programmes and livelihood activities, it is essential to consider context-specific local characteristics, target beneficiaries, and market dynamics. Tackling multidimensional poverty requires deep knowledge and understanding of the livelihoods of the poor, as well as coordination and cooperation between different actors. There is no one-size-fits-all solution for sustainable livelihood strategies, and thus, differing contexts require independent analyses and unique solutions. Because poverty in essence is multidimensional, successful poverty reduction efforts must consider aspects beyond mere income generation. Income generating activities are vital, but not sufficient measures on their own when aiming to address the complex interplay of factors affecting the livelihoods of the poor. Key elements for successful poverty reduction and livelihood programmes include enhancing the opportunities of persons with disabilities to adopt diverse livelihood strategies, empowerment of persons with disabilities to have

their voices heard and to gain control in their own lives, and promoting security and appropriate coping mechanisms to reduce vulnerability and to increase their resilience.

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