



# PARTICIPATORY LIVELIHOODS MAPPING WITH PERSONS WITH DISABILITIES IN UGANDA

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## Introduction

This report provides the livelihoods mapping analysis of persons with disabilities at two locations in Uganda. The research explores different assets/capital endowments (human, social, physical, financial, and natural) that individuals with disabilities use to create a livelihood, and examples of positive deviants among persons with disabilities and how they combine different assets in innovative ways to tackle barriers generally associated with the livelihoods of people in their situation. It uses the sustainable livelihoods framework as a tool for analysis, and provides key conclusions and considerations for policymakers, donors and other stakeholders interested in improving livelihoods of persons with disabilities.

This research is part of a broader project, Market Based Solutions for the Extreme Poor, supported by the Rockefeller Foundation under the theme of Inclusive Economies. The research project, which is being implemented in partnership with ADD International, the Institute of Development Studies (IDS) and the Coady International Institute (Coady), has three core components. The first component relates to a literature review and development of a typology of market-based and market-systems approaches for extremely marginalised populations. In collaboration with Coady, IDS has produced the typology and several case studies to elaborate upon the types of interventions categorised in the typology. The second and third components of the project include fieldwork in Uganda led by IDS and Coady in collaboration with ADD International's Uganda office. The second component, facilitated by IDS, includes collecting the life stories of 102 persons with disabilities (52 for the rural context of Gulu District and 50 for the urban context of Kawempe division in the city of Kampala), and a collective analysis of the emerging issues. The third and final component of the research is led by Coady and consists of two parts: the livelihoods mapping (the subject of this report) and a market actor's analysis (a separate report produced as part of the project).

While all of the three components of the research are connected with the broader goal of the project, the two field components are closely interlinked. The 102 life stories collected during the second phase were the basis for the identification of examples of positive deviants among the persons with disabilities for the third phase. The livelihoods mapping exercise was then done with these selected individuals and their families. In addition, a comparative analysis of the livelihood of a person with disability with the livelihood of person without disability engaged in a similar livelihood activity was made to gain deeper insights into the kinds of marginalisation that persons with disabilities face, despite operating in the same broader context as their peers without disabilities.

The livelihoods mapping component was facilitated by Yogesh Ghore from Coady. The selection of persons with disabilities was done in consultation with IDS and ADD International Uganda. The fieldwork was coordinated by Josephine Alidri from ADD International Uganda.

## Research methodology

### Context

This research comes at a time of renewed interest in the extent to which market-based and market-systems approaches can reach extremely marginalised groups, in the context of the Sustainable Development Goals commitment to ‘leave no one behind’.<sup>1</sup> This interest is particularly pertinent in Uganda, where the UN Committee on the Rights of Persons with Disabilities recently recommended that more action was needed to ensure equal access to employment and social protection for persons with disabilities.<sup>2</sup>

### Research objective

The main objective of the research is to understand the complexity of livelihoods of persons with disabilities, and how they access and combine different assets to tackle barriers and marginalisation generally associated with persons living with some type of impairment. Is it access to education or skills or is it access to property rights that allows access to finance, or is it a combination of these factors? Is disability the only factor that limits the access of persons with disabilities to these assets? Why are persons with disabilities not able to accumulate assets as their peers without disabilities do? Is it just because of their impairment, or are there reasons beyond that? The research tries to explore answers to some of these questions. Notwithstanding the challenges and barriers associated with disability, this research specifically focused on identifying stories of comparative success (positive deviants) among the persons with disabilities and drawing lessons from their experience that can inform the wider project.

### Introducing the tool

The sustainable livelihoods framework<sup>3</sup> was the main tool used in the research (see Figure 1). A widely used tool in the planning and management of livelihoods and poverty reduction programmes, the tool offers a way to organise complex information and factors that affect people’s livelihoods. At the core of the framework is an ‘asset pentagon’, which represents the assets in five categories:

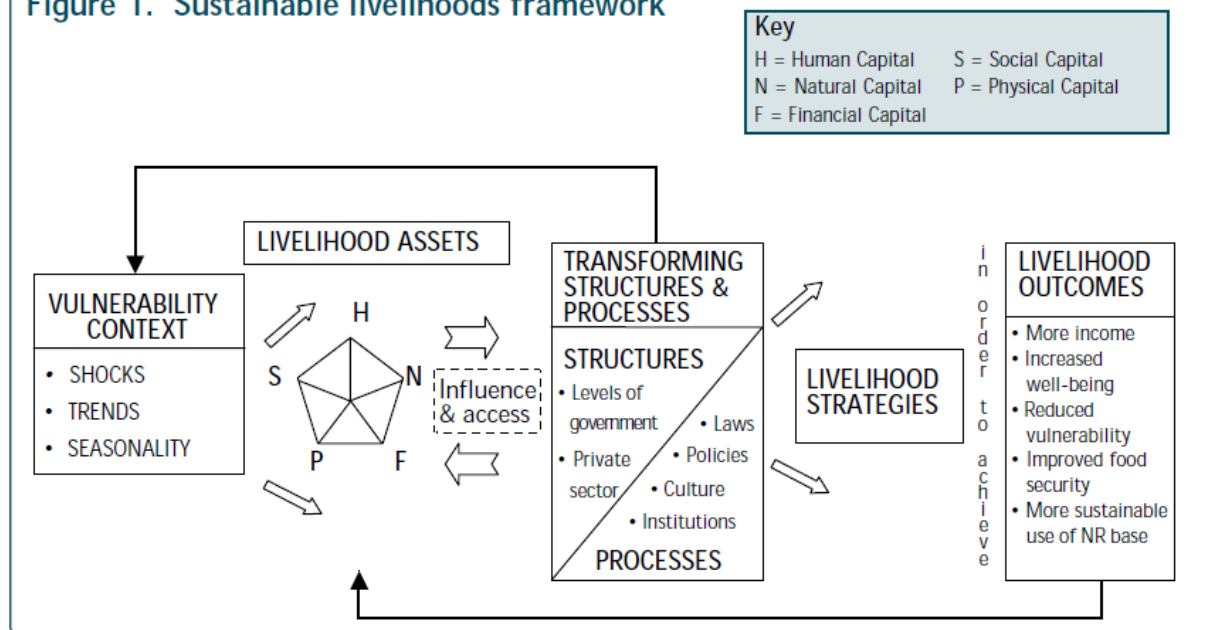
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<sup>1</sup> United Nations (2015), *Transforming Our World: the 2030 Agenda for Sustainable Development*, <https://sustainabledevelopment.un.org/post2015/transformingourworld> (accessed 16 January 2017).

<sup>2</sup> United Nations (2016) ‘Concluding observations on the initial report of Uganda’, Committee on the Rights of Persons with Disabilities, [http://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/Download.aspx?symbolno=CRPD%2fC%2fUGA%2fCO%2f1&Lang=en](http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CRPD%2fC%2fUGA%2fCO%2f1&Lang=en) (accessed 30 December 2016)

<sup>3</sup> Department for International Development (1999), *Sustainable Livelihoods Guidance Sheets*, <http://www.eldis.org/vfile/upload/1/document/0901/section2.pdf> (accessed 30 December 2016)

Figure 1. Sustainable livelihoods framework



- **Human capital:** Human capital includes personal health, education, capacity to work, skills and knowledge that enable people make a living.
- **Social capital:** Family, friends, networks and social relationships, formal and informal groups are the social resources people rely upon to make a living.
- **Physical capital:** Physical capital consists of basic infrastructure, technology, tools and equipment people use for their livelihood activities.
- **Financial capital:** Financial capital includes savings, credit, remittances, salary/wages and any form of liquid asset that people use for economic activities.
- **Natural capital:** This consists of natural resources (such as land, water, forest, wildlife, minerals) that support people in deriving livelihoods.

The visual representation of the assets in the form of a pentagon helps researchers to look at the relative position of each of the assets and its significance in the way people develop their livelihoods strategies. The other components of the framework such as the context, the structures and processes, also influence the access and choices people make for their survival, and provide critical insights.

### Why is the ‘asset pentagon’ useful?

Among the various components of the tool, the ‘asset pentagon’ provides a useful framework for understanding the significance of different assets and strengths that persons with disabilities use for their survival. It also enables a comparative analysis of the livelihood of a person with disability with the livelihood of a person without disability engaged in a similar livelihood activity. The comparison provides deeper insights into the kinds of marginalisation that persons with disabilities face, despite operating in the same broader context (in terms of

the natural environment, infrastructure, societal norms, and local availability of credit, markets and services) as their peers without disabilities. The tool also helps elaborate the relationship between different types of assets and entry points for interventions for the inclusion of persons with disabilities in markets.

## Research method

The research was conducted at two locations in Uganda: the Odek sub county of Gulu (representing the rural context) and the Kawempe division in the city of Kampala (representing the urban context). The research was facilitated by Yogesh Ghore from Coady in two parts. The first part was conducted from 1–10 May 2016 and included the training of the research team on the data collection processes and tools, followed by the fieldwork in Gulu. The research team at Gulu had a total of 16 members, which included ADD International staff, Disabled People’s Organisation (DPO) focal persons, research assistants, community mobilisers, translators and sign-language interpreters. After the initial demonstration of the process, the team was divided into groups for further data collection. The second part of the research was conducted by the team in the Kawempe division from 20 May to 2 June 2016, with a follow-up by Yogesh Ghore in July.

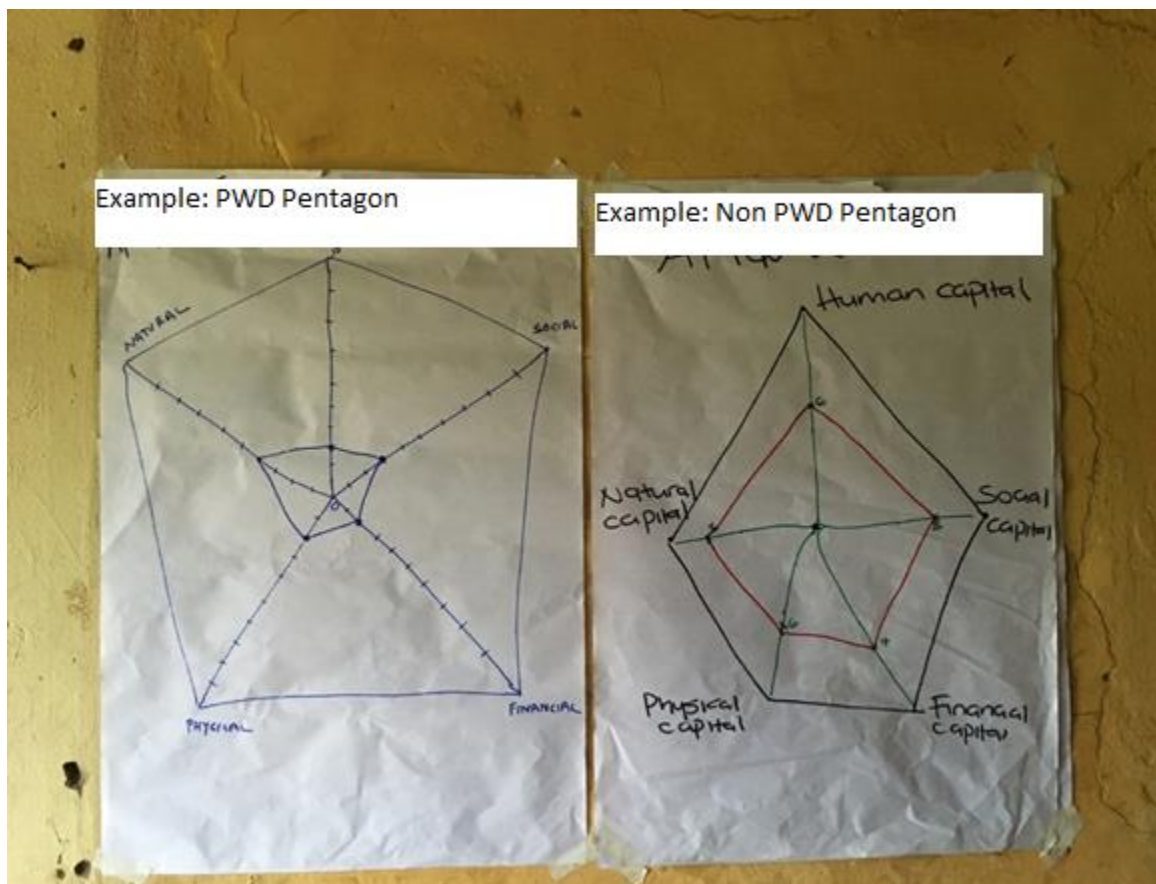
The main tools used were the livelihoods mapping tool (asset pentagon) and focus-group discussions (FGDs) with a selected group of households. The sample group for the research was selected from the 102 life stories of persons with disabilities collected during the previous process led by IDS. A total of 10 persons with disabilities were selected for the deeper livelihoods analysis. It should be noted that the population from which the sample group was drawn only included certain impairment types, and in particular did not include persons with intellectual disabilities or persons with psychosocial disabilities (please refer to the appendix for more detail). The findings cannot be generalised to these other groups, which often experience particularly extreme stigma; this would be an interesting area for further investigation.

In order to do a comparative analysis, 10 persons without disabilities were selected, who were living in the same neighbourhood and engaged in similar livelihood activity to their peers with disabilities. Detailed information on the five types of capital was collected from the respondents with and without disabilities, to map the asset pentagons (see Figure 2). Following this, a total of 10 focus group discussions (FGDs) were conducted in the same locations where the livelihoods mapping was done. The purpose of the FGDs was to develop an understanding of the local context, structures (including government and markets) and processes (including social, cultural and political), and their influence on the livelihoods of persons with disabilities.

## Results

This section describes the results from both the urban and rural contexts. The results are organised according to the five capitals (human, social, physical, financial and natural). The

results were drawn from the comparison of the asset pentagons of persons with and without disabilities. For instance, below is one sample livelihoods pentagon of a person with disability in Gulu, along with a pentagon of a person without disability, living in the same village and engaged in similar livelihood activities. The examples of positive deviance are shown at the end of each type of capital, and are also presented in text boxes. The names of individuals described in the examples (in the text boxes, in the main text and in the photo captions) have been deleted to protect the identity of the individuals.



**Figure 2: A comparison of livelihood assets of a person with disability (left) with a person without disability (right) in the rural context of Gulu (Photo Credit: Yogesh Ghore)**

### Human capital

Depending on the type of impairment, and in the absence of required support systems, human capital in general was mapped as quite low for the persons with disabilities across both the rural and urban contexts. The type of impairment also determined the participation of persons with disabilities in different livelihood activities. For example, a deaf person could work on a farm, but when it came to petty trading (as a secondary livelihood option), he or she faced challenges due to communication barriers. Similarly, we came across examples where persons

with disabilities were able to engage in activities such as farming, but when it came to taking the produce to the market, it was challenging, because the environment was not accessible for persons with mobility impairments. Their peers without disabilities could walk to a location from where they could pick up a means of transportation (bike/truck). While **mobility** was a challenge for persons with physical impairments, **communication** was a barrier for the deaf.

The severity of impairment also affected a person's ability to work in particular activities. For instance, we didn't come across any blind people engaged in farm production, although one partially blind person (with partial vision in one eye) was a very successful farmer. Similarly, most persons with disabilities engaged in self-employment activities such as retail trading, tailoring, shoe repair, carpentry and cleaning in the urban context of Kawempe had physical impairments, barring a few exceptions.

Besides the physical (and visible) aspect of the disability, it was observed that there were certain psychological aspects that affected persons with disabilities more significantly than their impairment, and further increased their marginalisation. From childhood, persons with

### **Stella's story of survival, persistence and success**

Stella had no vision in one eye at birth and had been gradually losing the vision from the other eye. Her husband, who was in the army, was killed by the rebel group, the Lord's Resistance Army (LRA), in 2000. With his death, all the doors were closed for Stella and there was no support available from anywhere. She was left with seven children and was now the breadwinner for the family. 'I was pushed to the wall', she says. Initially, she received some support from the government: money to cover the burial expenses for her husband. She moved to Gulu town that year due to the insurgency in the remote villages and used that small amount of money to start brewing alcohol. She had already acquired the **skill** but had never brewed drinks commercially. After her initial success, she was able to access finance from the Urib Wunu Mon for Cooperative Savings and Credit Society (UWMFO) Uganda. This **access to finance was crucial** in building her business.

Stella's husband had had two wives. After his death, the other wife left the house but left her son with Stella. She not only takes care of the son now but also the second wife, who became infected with HIV and returned to Stella.

Owing to the success of her drinks business, Stella was able to take back the family land. She now owns 4 hectares of land at her husband's place and 2.5 hectares at her parents' place; she owns two homes. Besides brewing she now grows soya beans, maize, cassava, groundnuts and sunflowers. She faces no challenge in accessing markets; in fact, people come and buy from her. Three of her children go to school and two have already graduated.

Besides the skill, and the initial access to finance, another key factor that contributed to this positive story was Stella's **business acumen and financial diligence**. Although she was not formally educated, she understood the financial side of her brewing business as well as farming.

However, even with all the economic success she has achieved against the odds, Stella continues to face discrimination in her own community. People question her character (because she sells alcohol to men), they steal from her, and she is subject to jealousy, with comments such as: 'how can this disabled women earn so much?'



disabilities are constantly reminded of their impairment and experience discrimination. This discrimination, added to limited access to formal education and a lack of awareness of rights and entitlements, leads to a vicious cycle of low self-esteem and lack of motivation to work or engage in society. It results in self-exclusion and negative self-perception. This pattern of discrimination and self-stigmatisation is more painful than the impairment itself. As noted by a community member:

‘Persons with disabilities sometimes shy away from other people because they think they are outcasts.’

**Possessing particular skills enhances the capacity of persons with disabilities to diversify into new activities and pursue better opportunities. Among the successful people, almost all had specific skills beyond farming. Examples include tailoring, crafts, videography, brewing alcohol, motorcycle mechanics and repairing electronics. This is important from the point of view of economic resilience, because a diversified livelihood portfolio helps persons with disabilities to survive during economic crises. Access to education was another important factor that contributed to the success of this group.**

### Social capital

Family, friends, networks and social relationships are the social resources people rely upon to make a living. The research found that family support was crucial for persons with disabilities to earn a livelihood. Depending on the individual circumstances, either it was the father, mother, husband, sibling, children or another close relative, or a friend or neighbour whose support was essential for the person with disability to start and run the livelihood activity. In most cases, this included self-employment in agriculture, petty trading, and non-farming micro enterprises.

Despite having a high degree of reliance on their immediate family and close friends, in most cases, persons with disabilities had low social capital when it came to accessing or expanding livelihood opportunities. Their low social standing was a result of many combined factors: persons born with impairments were often considered a curse and associated with witchcraft; at times their families hide them because of the associated stigma, making them invisible to others. However, the conditions were somewhat better for the people who acquired their impairment as a result of an event such as an accident or a disease. For example, a blind artist in Kawempe was a successful artist before he lost his eyesight in an accident. He was able to continue his business and maintain his client base with the help of others.

The negative perception in the society towards persons with disabilities was reflected in the marketplace as well. The general perception among the customers was that if a person has a disability, their product should be cheap. If the price is the same as that of other sellers, then why should customers buy from the disabled person?

Social capital was an important determinant in ensuring positive livelihood outcomes since it enhanced access to other forms of capital. While the physical implications of impairment (human capital) were an important influence in making a livelihood, we learned that the lack of social capital was far more significant a barrier than the personal inability to work. Lack of social capital meant limited access to inputs for farming, no timely access to labour, limited or no access to finance, and challenges in accessing markets. Lack of social capital also affected persons with disabilities' access to information and government services, and often resulted in their exclusion from them.

#### **Atochi's story: hard work and resilience in the face of discrimination**

Atochi acquired her disability after catching polio when she was a child. She was a mother of four. Her husband left her because of her disability and married a woman without disability. She recalled, 'Other people in the community asked my husband, "why are you living with a person with disability?"'

Even after her husband left, she was able to survive and take care of her children. She was engaged in multiple livelihood activities to support her family, such as tailoring, farming and trading farm produce, including sesame, beans, sorghum, millet and onions. Atochi had been tailoring for 15 years. **Her father had been her main strength** when she was growing up. He helped her take a tailoring course in 1999/2000 with support from Gulu Support for Children's Organization (GUSCO). Atochi's father supported her to do the course, **bought her a sewing machine**, provided **business advice** and helped her to find clients.

While she was 'better off' among the selected persons with disabilities, she continued to face discrimination in her tailoring and trading businesses. In tailoring, people thought that only persons without disabilities could do a nice job so they preferred to go to those people. In terms of the trading business, lack of finance was the main challenge, which meant that she was not able to rent a shop in a good market location (her shop was hidden inside) and could not buy goods in bulk.

**Among the positive deviant examples, many had a close relative or a friend who helped them succeed. Their support included motivation and confidence building, mentoring/coaching, and providing assistance with finance, market access and business development (see panel about Atochi).**

#### Physical capital

Physical capital consists of the basic infrastructure, tools and equipment that people use for their livelihood activities. While access to physical capital varied among the persons with disabilities, it was quite low overall, especially in the Gulu region, primarily as a result of the devastating conflict. One of the worst affected districts in northern Uganda, Gulu is home to



climb into the minibus. He had to pay a 'loading/unloading' charge for himself, along with the bus fare.

**Access to assistive devices can be life changing for persons with disabilities. With a customised tricycle, Joan was able to access nearby markets to buy inputs and sell her farm produce, access services such as grinding mills and visit government officials. Similarly, access to equipment and tools enhances the livelihoods of persons with disabilities. Stella was able to succeed in her drinks business because she had access to the right tools besides her skills and hard work. There were other examples, such as Atochi and her sewing machine, where an instrument/tool helped an individual to gain access to economic opportunities. Ownership of infrastructure also contributed to positive livelihood outcomes; the blind artist at Kawempe acquired a building from which he earned additional rental income.**



*David is happy selling pumpkins (which have a longer shelf life than most fresh produce) at a vegetable market in Kampala. (Photo credit: Yogesh Ghore)*

## Financial capital

The majority of persons with disabilities were self-employed and were operating in the informal part of the economy. Access to savings, cash or credit was found to be a big barrier for people in general, and particularly for persons with disabilities, in both the rural as well as the urban context. In remote rural areas, the village savings and loan associations (VSLAs) were common, and often provided the only means for people to save and lend among themselves. This is an effective strategy for financial inclusion in the rural context, yet even this was not accessible to many persons with disabilities for multiple reasons: the perception by the VSLA members that persons with disabilities would not be able to save regularly; the perception that their economic activities were not viable; and VSLA rules (high entry fee, minimum savings, inconvenient meeting times, penalties, compulsory participation in VSLA group activities such as digging and planning), among others.

Another significant asset that falls under financial capital is livestock. Due to the long conflict in Gulu, in general, the area had limited cattle. Keeping cattle and other animals was a challenge, particularly for persons with physical impairment.

In contrast, the urban context provided more avenues for accessing financial services, such as microfinance institutions (MFIs), banks, savings and credit cooperative organisations (SACCOs) and government funds, besides the traditional moneylenders. However, for persons with

disabilities it was still hard to access these resources, mainly due to a lack of assets (land, house or vehicle) to declare as surety, a lack of guarantors, unreliable incomes and lack of information and access to the financial institutions. Persons with disabilities with a regular source of income, for instance, from craft sales or shoe repairs, had a greater chance of securing a loan than persons with disabilities engaged in seasonal activities.

Persons with disabilities lack financial capital both in terms of stock (savings, liquid assets etc.) as well as inflows (sale of crops, income from petty trading etc.). The nature of their livelihood activity was frequently seasonal and small scale. This created a vicious circle of low return and low investments for the activities that they were involved in.

**Among the positive deviant examples, access to finance was a key element of success for all. In the case of Stella and the trader in the Gulu market, the role of UWMFO Uganda MFI was crucial. Others such as Atochi received financial support from their family. The regular flow of income also ensured that persons with disabilities were able to invest the income from one activity into another, providing them with stability. The experiences from the informal groups such as VSLA in the rural context and *kalulus* (informal savings groups) in the urban context suggest that mixed groups of persons with disabilities and persons without disabilities work better, as opposed to groups comprising only persons with disabilities.**

### **Collective action by persons with disabilities to fight discrimination**

Richard was four when he was affected by polio, which left both of his legs permanently damaged. At nine, he was noticed by the Salvation Army, which **supported him to go to school** and then to college, where he got his BA degree. He then got some short-term positions with the Kampala City Council Authority (KCCA), and with some civil society organisations undertaking administrative work and grant writing. However, it was hard for him to find full-time employment in the formal sector. The reasons were many. He says that employers think:

You [persons with disabilities] can't work; you take so much space (due to your disability, wheelchair etc.), you will be late due to transportation; it will take you more time to do the job, others will have to invest more time in you and that they will need extra insurance.

Frustrated with this response, Richard **organised a group of 20 persons with disabilities and secured a piece of land**, approximately 0.4 hectares, from the KCCA. The group secured this premium property for five years.

This is how ABALEMA United Effort was born ('Abalema' means 'persons with disabilities' in Luganda). It is a registered company owned by 20 shareholders, all with physical impairments. The company became engaged in the following activities: a vehicle-washing bay, a roadside food stall, tailoring, knitting, crafts and entertainment. The first priority of the company was to use the earnings for the welfare of the members. ABALEMA ensured that the members were able to pay the rent on their homes (approximately \$30 per month) and cover their medical expenses. The group was seeking financial capital to fully utilise

## Natural capital

Natural resources (such as land, water and forests) also support people in deriving their livelihoods. With agriculture being the main livelihood activity for the majority of the rural households in Gulu, access to land was crucial. Having access to customary land ensured at least one source of food and income for the persons with disabilities. However, in most cases, persons with disabilities didn't have title deeds to their customary land, which limited their ability to use it as collateral.

**Even if persons with disabilities had access to customary land, they generally did not have other resources (such as inputs, labour and equipment) to take full advantage of the available natural capital. Most of the people in the positive case studies (with at least one livelihoods activity in agriculture) were able to utilise the land more effectively because they were able to mobilise other resources, such as cash for inputs and labour. Another key finding was that people preferred access to land as a sign of security. For instance, after making enough money from brewing, the first thing Stella did was to get back her customary land, both at her husband's and at her parents' place.**

The urban context of Kawempe presented a totally different picture. Most of the persons with disabilities did not own the land and were mostly living in rented spaces (paying a monthly rent of approximately USD \$30 to \$60 per month).<sup>4</sup> They were also running their micro-enterprises from the rented spaces, including privately owned markets. The rent for these privately owned stalls ranged from \$11 to \$75 per month, depending on the size and location in the market. Each vendor had to pay a sign-up fee of \$60 as well. For an extremely poor person with a disability, these amounts are huge, especially considering their low returns and higher costs compared to non-disabled persons.

## Common factors associated with successful persons with disability

- **The type and severity of impairment** was a key factor in moving up the economic ladder. The more severe the impairment, the greater the marginalisation – particularly in the absence of the required support systems and structures. Many of those in the positive case studies had a physical impairment, while the next most common impairment



*A blind painter at Kampala who acquired his disability as a result of an accident faced less discrimination than persons who were born with a disability. (Photo Credit: Veronica Kagona)*

<sup>4</sup> Conversion rate (July 22, 2016) 1 USD = 3322 Uganda Shillings <https://www.oanda.com/currency/converter/>

types were hearing and visual impairments. Those with visual impairment were not completely blind or had established their business before acquiring the impairment (for example, the blind artist in Kawempe).

- **Family support** or support from a close friend or neighbour was crucial to overcome barriers typically associated with disability.
- **Having skills** (that were in demand and suitable to the locality) increased opportunities for improving income and diversification. Having an important technical skill (such as brewing for Stella, sewing for Atochi and retail experience for David, the trader with disability in Kawempe) and entrepreneurial acumen were important to survive in the competitive business environment. The role of local institutions and well-targeted vocational training programmes followed by networks, mentoring and work placements also helped persons with disabilities to acquire marketable skills and opportunities.
- **Mentorship and advice** by peers or family on practical skills, business tactics, and financial literacy were the 'soft elements' required for building the self-confidence of the person with disability.
- There were some **specific sectors/value chains** that persons with disabilities were predominantly engaged in. These engagements required **low investments**, for instance, in the production of maize, sorghum, cassava, beans and peanuts in the case of Gulu, and small-scale trading of grocery items in the case of Kawempe. In addition, persons with disabilities were mostly trading **non-perishable items** or items with a long shelf life. For example, David was only selling pumpkins and potatoes (and occasionally cabbage). All of these have a long shelf life compared to fresh green vegetables. Most of the persons with disabilities were engaged in **informal markets** or the informal part of the value chain.
- **Access to affordable finance** was crucial for all of the positive deviants. The finance came from different sources, including the family, VSLA and microfinance institutions such as UWMFO. Access to finance was important for starting out as well as for accessing working capital and expanding the business.

## Implications for market-based solutions for persons with disabilities

This section elaborates summary implications for market-based solutions and strategies that target persons with disabilities. The implications are described under the headings of the five capitals.

### Human capital

- The type and extent of impairment, and the surrounding support systems and structures, should be assessed closely since this is an important factor to consider when planning market-based solutions. There is a hierarchy of involvement of persons with disabilities in the market system, which is based on the severity of impairment. For instance we found traders with disabilities in the central market of Gulu (biggest market

in the region), but their impairment was not severe and allowed them to function. One trader with disability had leprosy before and had recovered from it with crippled fingers, but she could function and complete with others. Nevertheless, as compared to their peers without disabilities, they were still struggling. In addition, although the experiences of persons with intellectual or psychosocial disabilities were outside the scope of this research, this is an area that would warrant further investigation. Existing evidence suggests these groups are likely to be particularly prone to exclusion from livelihoods activities.<sup>5</sup>

- Gender considerations in any intervention are important because the situation of women was found to be more precarious than that of their male counterparts.
- An understanding of Individual circumstances is required to address the specific barriers. There cannot be a one-size-fits-all solution for persons with disabilities.
- Skill development (both 'soft' and 'hard') is key in pursuing more secure and stable employment and/or self employment/entrepreneurial opportunities.
- Psychosocial support, as an entry point, is important for the most marginalised since their history of experiencing discrimination tends to lead them to self-exclude.



*Skills development relevant for the local markets is key, particularly for young persons with disabilities, so they can pursue both employment and entrepreneurial opportunities. (Photo credit: Yogesh Ghore)*

## Social capital

- The lack of social capital is a barrier that significantly affects access to economic opportunities, markets and services for persons with disabilities.
- Strategies that address the issues of self-exclusion and lack of confidence, and help to change the societal norms, attitudes, mindsets and behaviour towards persons with disabilities, are necessary if persons with disabilities are to benefit from any market-based solutions.
- Any market-based solution should focus on the most immediate family and close friends that the persons with disabilities rely upon naturally.

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<sup>5</sup> World Health Organization and the World Bank (2011) *World Report on Disability*, [http://www.who.int/disabilities/world\\_report/2011/en/](http://www.who.int/disabilities/world_report/2011/en/): 237–8 (accessed 30 December 2016)



- More planning and effort should be directed towards ensuring participation and involvement of persons with disabilities in community meetings since factors such as a lack of information and accessibility were seen to be barriers. If persons with disabilities miss such meetings, they tend to miss out on many opportunities because they were not part of the dialogue.
- Improving disaggregated data on persons with disabilities at the district and local level would help to ensure better targeting of resources.

### Physical capital

- Lack of roads and means of transportation are the major constraints affecting market development in the rural context. These problems grow worse during the rainy seasons.
- The market infrastructure itself is very minimal. Market infrastructure is almost non-existent for remote rural weekly markets (closest to the farmers) in the Gulu area.
- This lack of market infrastructure affects persons with disability disproportionately; in the absence of any support services or facilities, they are subjected to tough competition from persons without disability.
- Improving market governance and enforcement of the existing laws, such as for building permits, and providing access for persons with disabilities in facilities such as banks, are required to make it easier for persons with disabilities to participate in the markets.
- Assistive devices substantially increase the capacity of persons with disabilities to participate and compete in the markets.

### Financial capital

- Access to affordable finance is a big challenge for everyone operating in the informal economy, both in the rural and the urban context. Lack of finance is a significant barrier to people graduating from micro-level economic activities to small enterprises/businesses.
- The current approaches to financial inclusion, such as the VSLA, do not adequately reach out to persons with disabilities. Strategies to address this issue need to be devised.
- Mixed groups of persons with and without disabilities have shown better results compared to groups comprising exclusively persons with disabilities. Promoting mixed groups more consistently should be pursued.
- Low asset base and lack of guarantors were the main reasons why persons with disabilities were denied access to credit from MFIs in the urban context. Solutions to overcome these barriers such as credit guarantee funds or other risk-sharing financial instruments should be explored.

### Natural capital

- Access to land provides at least one source of food and some cash income for persons with and without disabilities.
- Pursuing strategies for securing property rights specifically focusing on persons with disabilities will add stability to their livelihoods.
- There is room to find ways, such as leveraging family connections as a guarantee, for persons with disabilities to benefit from customary land by using it as collateral.

## Conclusions

The comparative analysis, based on the sample of cases that we looked at in Uganda, shows that the asset base of persons with disabilities is far smaller than that of their peers without disabilities. The main reasons for this are the social stigma and discrimination experienced by persons with disabilities. The extremely shrunken livelihoods pentagon increases their vulnerability and gives them very little to fall back on, resulting in very fragile livelihoods. Yet the stories of positive deviants tell us that persons with disabilities are hardworking individuals and they do at least partially overcome barriers generally associated with disability, even though discrimination remains a challenge. These stories inform us that the most immediate circle of family and friends are crucial for persons with disabilities to succeed economically. Having marketable skills, access to good livelihood advice and affordable finance are also key enabling conditions under which persons with disabilities succeed.

Further, any market-based solution for persons with disabilities must look at the challenges at two levels. First, there are challenges very specific to the persons with disabilities, which have to be dealt with according to their individual circumstances. But whatever individual persons with disabilities achieve, until systems change, marginalisation will continue: these systems (social norms and the market system) constitute the second set of challenges. Often, economically active persons with disabilities operate in the informal economy as self-employed micro-entrepreneurs engaged in two to three (sometimes more) livelihood activities for survival. All these activities are micro and seasonal in nature and often the persons with disabilities are not able to expand them due to barriers caused by the lack of facilities and services, and lack of capital, as well as the lack of support from the local community and the market actors. Therefore, any market-based solution should take into account these realities and focus on strengthening the informal local economy.

## Appendix: intellectual and psychosocial disability

One limitation in the participatory process was that we were neither able to engage persons with intellectual or psychosocial disabilities as researchers, nor to collect their stories. In principle, ADD International and its partners seek to work with persons with any impairment type, in line with the UN Convention on the Rights of Persons with Disabilities. However, meaningful inclusion of persons with intellectual and psychosocial disabilities in participatory research is an area that requires specialist skills. We did not have these skills on the research team, and did not consider it feasible to train the peer researchers in such skills within the timeframe of the project. Undertaking the research without appropriate training risked leading to meaningless, tokenistic and potentially unethical participation – and for this reason we reluctantly concluded that we could not include persons with intellectual and psychosocial disabilities in the project in this instance.

We will be clear about this in all reporting of our findings, noting that that the experiences of persons with physical and sensory impairments may not be generalisable to persons with intellectual and psychosocial disabilities (who are likely, for instance, to experience particularly extreme stigma). This would be a fruitful area for further research in future.

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