



NGENANI

THE ZIMBABWE EZEKIEL GUTI UNIVERSITY JOURNAL
OF COMMUNITY ENGAGEMENT AND SOCIETAL TRANSFORMATION



ISSN 2957-8558 (Print)
ISSN 3007-2212 (Online)

Special Issue, 2025

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and Nyasha Ndemo-Masimbarasi

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Published by the Zimbabwe Ezekiel Guti University Press
Stand No. 1901 Barrassie Rd,
Off Shamva Road
Box 350
Bindura, Zimbabwe

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About the Journal

JOURNAL PURPOSE

The purpose of the *Ngenani - Zimbabwe Ezekiel Guti University Journal of Community Engagement and Societal Transformation Review and Advancement*, is to provide a forum for community engagement and outreach.

CONTRIBUTION AND READERSHIP

Sociologists, demographers, psychologists, development experts, planners, social workers, social engineers and economists, among others whose focus is on community development.

JOURNAL SPECIFICATIONS

Ngenani - Zimbabwe Ezekiel Guti University Journal of Community Engagement and Societal Transformation Review and Advancement

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ISSN 3007-2212 (Online)

SCOPE AND FOCUS

The journal is a forum for the discussion of ideas, scholarly opinions and case studies of community outreach and engagement. Communities are both defined in terms of people found in a given locale and defined cohorts, like the children, the youth, the elderly and those living with a disability. The strongest view is that getting to know each community or sub-community is a function of their deliberate participation in matters affecting them by the community itself. The journal is produced bi-annually.

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Articles must be original contributions, not previously published and should not be under consideration for publishing elsewhere.

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A total number of words: 5000-7000 words and set in 12-point font size width with 1.5 line spacing.

Language: British/UK English

Title: must capture the gist and scope of the article

Names of scholars: beginning with the first name and ending with the surname

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Abstract: must be 200 words

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Body: Where the scholars are more than three, use *et al.*,

Italicise *et al.*, *ibid.*, words that are not English, not names of people or organisations, etc. When you use several scholars confirming the same point, state the point and bracket them in one bracket and ascending order of dates and alphabetically separated by semi-colon e.g. (Falkenmark, 1989, 1990; Reddy, 2002; Dagdeviren and Robertson, 2011; Jacobsen *et al.*, 2012).

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ADDRESSING BARRIERS AND CREATING OPPORTUNITIES FOR WOMEN WITH DISABILITIES IN GENDERED ECONOMIES: A CASE OF MASVINGO URBAN, ZIMBABWE

MERCY NCUBE¹, NYUMA BARBRA MUSAKANYI², AND MARGARET MACHINGAMBI³

Abstract

Women experience barriers in their day-to-day lives and the presence of a disability compounds the situation. Women with disabilities often face stigma and discrimination, hindering their active participation and recognition in the economic sector. This article aims to explore the challenges faced by women with disabilities in accessing economic opportunities and improving their livelihoods. Obstacles include cultural norms and values about women, limited access to education and lack of training. The qualitative study collected data using in-depth face-to-face interviews with 10 women with disabilities and three administrators from disability organisations in Masvingo who were purposively selected. The study is guided by The Feminist Disability Theory and the Capability Theory. The study found that despite the existence of legislation supporting rights of people with disabilities, gender inequality affects access to education, employment and empowerment for women with disabilities in socio-economic activities remains low. Their livelihoods are affected by the lack of opportunities to engage in meaningful economic activities, though some non-governmental

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organisations (NGOs) are capacitating women with disabilities. The study recommends addressing education disparities, improving employment and economic opportunities for girls and women with disabilities through vocational training and access to financial resources for establishing own entrepreneurial businesses and strengthening legal frameworks to protect their rights.

Keywords: *discrimination, disability, empowerment, gender equality, inclusion*

INTRODUCTION

Empowerment programmes at community and national level must include women with disabilities. Well-wishers who may intend to empower communities should be urged to design inclusive programmes. Women with disabilities can engage in farming and other economic activities and relevant support must be availed where necessary. The National Disability Policy (2021) Section 3.9.26 mandates vocational rehabilitation and training centres to provide start-up kits to people with disabilities who successfully complete their courses to enable them to set up their own entrepreneurial projects. Entrepreneurship offers them the most accessible way to earn income, be independent and be recognised as a contributing member of society and create employment for others (Dhar and Farzana, 2017).

Inclusion of women with disabilities leads to independence and self-reliance. Participating in economic activities, either through formal or informal activities, increases their sense of autonomy, empowers them to run their families and improves their quality of life. Including them in economic activities because is the right economic decision and it is cost effective so that they can earn a living instead of depending on government allocations which may be inadequate and plunge them into poverty (Brauumiller and Dry, 2022). The sight of people with disabilities begging on the streets and other public places is evidence

of ineffective economic empowerment strategies and a sign of poverty. The study seeks to answer the following questions:

1. What challenges inhibit women with disabilities from participating in economic activities?
2. How do gendered economies impact on women with disabilities?
3. How can the participation of women with disabilities in economic activities be enhanced?

THEORETICAL FRAMEWORK

The study is informed by the feminism and capability approach. Since the first feminism movement, feminists have been primarily concerned with gender inequality, demanding gender parity and resisting discrimination based on sex, class, caste, race and sexual orientation (Johri, 2023). Feminism believes women face oppression in patriarchal societies (Mardiyani and Tawami, 2022) which results in gender inequalities. Men occupy positions of power and authority and maintain their positions leading to male dominance in education, employment, politics and other aspects of life. These societal arrangements perpetuate gendered economies, where women with disabilities experience discrimination and lack of access to opportunities that enhance their emancipation in economic endeavours. They are discriminated against based on gender. Butler (1990) argues that if gender is done/performed, it can be undone. Inequalities in society due to oppression and discrimination of women with disabilities, can be redressed through women empowerment. Gender is a social construct; it means society can create equal opportunities for men and women, both with and without disabilities. The study is also grounded in the capability approach that emphasises equality and the development of human potential developed by Amartya Sen (Kuhumba, n.d.) and refined by Martha Nussbaum (n.d.) can be utilised to identify strengths of women with disabilities and environmental factors that support their empowerment so that they engage in economic activities at par with men with disabilities.

The capability approach is a comprehensive normative framework for assessing social arrangements and human well-being and for creating policies and suggestions on social change in society. As argued by the capability approach, programmes aimed at addressing the economic implications of disability may be useful means of encouraging people with disabilities to enter the workforce and become financially independent (Mitra, 2006). The primary tenet of the capability approach is its emphasis on what people are effectively able to do and accomplish based on their capabilities (Robeyns, 2003). Removing barriers in the socioeconomic area would enhance economic empowerment of women with disabilities and impact on their quality of life. These theories enlighten society to create equal opportunities for women with disabilities and value their individual abilities and empower them to engage in economic activities of their own choice.

LITERATURE REVIEW

Traditionally, women are confined to caregiving and domestic work while men participate in various economic activities. Duties are assigned as argued in gender, but those with disabilities are looked down upon and considered worthless and a burden to society. In patriarchal cultures, women are seen as caregivers who looked after the elderly, children and other vulnerable people, while men are seen as the breadwinners who engage in productive work (Candito *et al.*, 2022:8). The experiences and existence of individuals with physical or cognitive impairments are overlooked by traditional philosophy (Stanford *Encyclopaedia of Philosophy*, 2013). Also, Global Call to Action Against Poverty (2021) argues that the marginalisation and invisibility of women and girls with disabilities, exacerbated by age, gender and disability type, often leading to discrimination and violence often perpetrated by those closest to them.

Women with disabilities in South Africa are more susceptible to abuse, particularly by the people taking care of them. More outrageously, they are

“...not always regarded as fit to fill the traditional roles of mother, wife, homemaker and nurturer and to be economically productive members of society” (Plessis, 2007:406).

However, the increasing women's participation in the labour market and economic activities is supported by various international legislations that promote women's rights in all sectors of life but are quiet on women with disabilities. For instance, The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1979:1) acknowledges that "extensive discrimination against women continues to exist". It emphasises that such discrimination "violates the principles of equality of rights and respect for human dignity". The Beijing Declaration and Platform for Action (BDPA) (1995) is regarded as the primary international policy declaration on gender equality and lays out an agenda for women's empowerment. The document identifies 12 key areas of concern for women, including education, training, economy, human rights and strategic goals for women's advancement and gender equality. In general terms, globally, the life of women has changed as they are no longer confined in the home concentrating on household chores and taking care of children, but have joined the previously male-dominated spheres to contribute to the development of the country.

Women are participating in education, agriculture, politics and several other economic activities worldwide, holding positions of authority. The percentage of working women in both the formal and informal sectors has significantly increased (Rai, *et al.*, 2019). Women's rights are human rights, but no reference is made to women with disabilities. Regardless of these shortcomings, the CEDAW of (1979) and the BDPA of (1995) policy instruments provide the basis for states to recognise the rights of women with disabilities. The Convention on the Rights of

People with Disabilities (CRPD) (2006) reaffirms that people with disabilities must enjoy all human rights. Article 6 articulates that state parties acknowledge the multiple discrimination faced by women and girls with disabilities and commit to ensuring equal enjoyment of human rights and fundamental freedoms and take measures to ensure their full development, advancement and empowerment.

These sentiments are reiterated in Section 3.17 of Zimbabwe's National Disability Policy (2012). The African Disability Protocol advocates for states to involve women with disabilities in decision-making, prevent discrimination, ensure access to information, communication, and technology and eliminate barriers preventing their societal participation. Both men and women with disabilities and without disabilities should have access and opportunities to education, employment, health and transport because they are human beings. There are considerable differences in women's and men's access to and opportunities to exert power over economic structures in their societies. Women are often underrepresented in economic decision-making, including policy formulation, tax systems and pay rules, across most parts of the world BDPA. (1995:65).

Zimbabwe has ratified international conventions and crafted policies that promote women's rights. The rights of women are enshrined in several acts in Zimbabwe, chief among them being the Constitution of Zimbabwe. Section 56 advocates for the protection and promotion of the rights of women and men, girls and boys, and recognises the equality of all persons, despatched discrimination on the grounds of sex or gender. The Disabled Persons Act (2016) Section 9 prohibits discrimination against people with disabilities in employment at different phases, starting from advertisement, recruitment, creation, classification, abolition of posts and wages. Section 3.2 of the National Disability Policy focuses on Economic Empowerment and Self-reliance. Subsection 3.2.1 states that:

Discrimination against persons with disabilities based on disability in all matters concerning all forms of employment, including recruitment, hiring and employment, retention, career advancement and safety and health conditions is an offence.

Despite the existence of legislation against discrimination against women with disabilities in all spheres of life, this population continues to face discrimination. Kachaka and Imasiku (2021) report that regardless of their education and awareness of disability issues, women with visual impairments continue to face discrimination and exclusion from mainstream activities. Chimiz and Amah (2024) express that despite the advancements of the past few decades, women continue to experience discrimination and disadvantage in all spheres of the economy and gender equality in the workplace is still an unattainable ideal in all nations. This has great implications for the inclusion of women with disabilities in gendered economies.

The definition of 'disability' has evolved over the years and, as argued by the *Stanford Encyclopedia of Philosophy* (2011), the definition of 'disability' is highly contentious. Disabilities encompass diverse conditions like paraplegia, deafness, blindness, diabetes, autism, epilepsy, depression and HIV, including congenital limb loss, progressive neurological conditions like multiple sclerosis, chronic diseases like arteriosclerosis chronic diseases, cognitive limitations and psychiatric disorders (*ibid.*). Definitions have changed as different perceptions/paradigms of disability evolved. These include medical, charity, economic, empowerment and social paradigms. The medical model sees disability as a problem within the individual who needs to be treated, while, in contrast, the social model views it as something that is not located within the individual but emanates from the attitudes and behaviours of society. The social model views disability as a product of barriers erected by society which prevent people with disabilities from being fully included. Disability is a complex interplay between health conditions, environmental and personal

factors, resulting from interactions, rather than a single biological or social construct (WHO, 2001) The International Classification of Functioning Disability and Health of 2001 cited Senaldi, in Candito *et al.* (2022), led to the adoption of the biopsychosocial model of disability at international level which views it as a result of contingencies, situations that worsen an individual's quality of life and potential, highlighting the importance of environmental characteristics, both physical and non-physical, in its creation. In essence, the two perspectives complement each other. Disability results from the interaction between individuals with a health condition, such as cerebral palsy, Downs syndrome and depression, with personal and environmental factors including negative attitudes, inaccessible transportation and public buildings and limited social support (WHO, 2001) Disability occurs when an individual is deprived of practical opportunities because of an impairment (Mitra, 2003). Obstacles to participation and lack of resources cause disability in a person with an impairment.

Gender is maleness or femaleness identification based on social and cultural differences, not biological distinctions. It is manifested in social roles, behaviours, expressions and societal expectations of one being a male or female, boy or girl, also perpetuating gender inequalities. Gender is socially constructed because the expected roles and behaviours of men and women vary across cultures. It is the root cause of inequalities in society. Being a woman and having a disability is likely to relegate an individual to an insignificant role in society, leading to discrimination and gender inequalities. Women and girls with disabilities in Africa experience compounded discrimination due to their gender and disability status (Groce, 2004; Leave No Woman Behind, 2021).

People with a disability constitute one of the marginalised populations in society due to discrimination. They face discrimination in all spheres

of life and the situation is worse for women. The interconnection between gender and disability increases discrimination against women with disabilities. UN Women Africa (2023) argue that women with disabilities must contend with a double burden of discrimination because they are women and because of their disability. Due to this double burden, they encounter many obstacles, including high rates of poverty, challenges accessing healthcare, education, information, employment, justice, and civic and political engagement. Lack of access to education compounds their difficulties in securing employment and engaging in meaningful economic activities. Formal employment is not accessible to those with low levels of education, more-so in the current situation in Zimbabwe where graduates are experiencing challenges to get employed. In the absence of surety, women with disabilities may fail to get capital to engage in economic activities to their maximum potential.

Gendered economies depict how societal norms and structures create unequal opportunities for men and women. Inequalities that exist in education and employment make it difficult for women with disabilities to engage in gainful economic activities. Women with disabilities are affected by inequalities in accessing education, employment and decision-making in gendered economies (World Bank, 2018). Generally, women encounter obstacles to economic participation which are exacerbated by disability. Even though both men and women with special needs are prone to discrimination, differently abled women are at additional disadvantages because of the combined discrimination in terms of gender and disability (Saradha, 2015).

‘Women with disabilities face additional barriers to their participation in the economy and society compared to men, with and without disabilities, and relative to non-disabled women, resulting in unequal parental rights, discrimination in their private life and the workplace, reduced employment opportunities, lower earnings and high exposure to gender-based violence’ (Brauller and Dry, 2022:1).

Gender inequalities in the economy deprive women with disabilities of their rights. Blanck *et al.* (2023), posit that people with disabilities continue to face extreme disparities in economic inclusion and Mapurannga *et al.* (2015) observe how gender inequality harms development goals as they reduce economic growth.

As argued by Sarker (2023), in Bangladesh, the needs of people with disabilities are not a priority to the extent that women with disabilities have limited access to basic services such as education. However, in some cases, the basic services are non-existent. Also, direct and representational participation of women with disabilities in the policy process is rare and changes relevant to their needs and empowerment are few. The study finds that women with disabilities are living in poverty and are disenfranchised. Education is a tool for empowering society, including women with disabilities, to enable them to participate in economic activities. The situation of these women is pathetic because they cannot fend for themselves and their families. Challenges faced by people with disabilities are heightened by, and interrelated to, high rates of poverty and lack of access to education, housing, transportation, medical care, banking and food (Blanck *et al.*, 2023).

The plight of women with disabilities confirms the violation of their human rights and dignity as human beings. UN Women (2018) report that women and girls with disabilities are a disadvantaged population which often lacks inclusion in traditional gender budgeting and mainstreaming approaches. They encounter multiple levels of exclusion, discrimination, abuse and marginalisation and often confront additional disadvantages compared to men with disabilities or other women. Studies in sub-Saharan Africa have shown that these women are often excluded from both mainstream and disability-specific programmes, leading to a perpetuation of poverty and marginalisation (Chireshe, 2011). For instance, a study by Kachaka and

Imasiku (2012) in Lusaka urban found that 21 (66%) of the women with visual impairment were not able to live a sustainable livelihood as most of them depended on begging for their livelihood, while 11 (44%) stressed that they were managing because they had a salary though it was not enough to cater for their basic needs. In Zimbabwe some women with disabilities depend on begging in streets and they board buses from town A to B for the purposes of begging from travellers. They even spend the whole day boarding and dropping off from one bus to another.

People with disabilities in Sri Lanka encounter multiple barriers to access economic opportunities and women with disabilities are twice disadvantaged (UN Women, 2018). With reference to employment, people with disabilities, including women, end up working in lowly paid jobs such as sheltered workshops. However, the workshops cannot absorb the entire population of job-seekers with disabilities. High levels of unemployment lead people with disabilities to work in sheltered employment environments that are offered by the state or by private welfare organisations and self-help programmes that are not self-sustaining (Tinta, 2018). Even in Zimbabwe, some special schools, such as King George 5, provide employment opportunities for school leavers with disabilities, but it is not adequate.

Some of the Sustainable Development Goals (SDGs) adopted by the United Nations in 2015 can be achieved if discriminatory practices against women with disabilities are addressed. Quality education provides skills to eradicate poverty, reduces gender inequalities, and ensures decent work and economic growth in communities. This is possible only when all citizens participate and contribute meaningfully towards the SDGs instead of having a section of the population that solely depends on government grants or donations. Equal opportunity and equal treatment in the labour market are at the core of decent work (International Labour Organisation, n.d.). Gender equality is

crucial to economic growth, sustainable development and achieving decent work for women with disabilities. It is recognised as a cross-cutting objective within the ILO's Decent Work Agenda and as a key goal within the 2030 Agenda for Sustainable Development. In fact, Goal 5 of the SDGs is devoted specifically to achieving gender equality and the empowerment of all women and girls and includes women with disabilities. Gender equality implies observing equal rights, creating equal opportunities for the benefit of all men and women.

While education is widely acknowledged as a tool for empowerment, women with disabilities pursuing higher education encounter challenges. In Zimbabwe, they often encounter barriers which prevent them from accessing quality education, such as lack of accessible infrastructure, discrimination and stigma. Globally, few students with disabilities progress to higher education. (Mutanga, 2018). At a university in Tanzania these women's main challenges were inaccessible learning and physical environments (Matonya, 2016). In Pakistan, women with disabilities face physical and psychological barriers, including poverty, difficulty getting married and limited opportunities for education and social connections (Sulman, Naz and Khan, 2024).

Numerous interventions can be implemented to empower women with disabilities to participate in economic activities. International frameworks such as the Convention on the Rights of Persons with Disabilities (CRPD), emphasise the need for inclusive policies. Based on this framework, states should practise inclusion at all levels of education. This would ensure that girls and women with disabilities have access to quality education and acquire the knowledge and skills to participate in economic activities at par with their non-disabled counterparts. Inclusive employment policies and vocational training programmes that prioritise the needs of women with disabilities can enhance economic empowerment and social inclusion for this

demographic (Chirenje, 2023). The Zimbabwe's National Disability Policy, introduced in 2021, seeks to address some of these issues but requires robust implementation mechanisms to create meaningful change (Government of Zimbabwe, 2021). Monitoring the implementation of these instruments could go a long way in alleviating obstacles faced by women by women with disabilities.

The twin-track approach can be utilised to empower women with disabilities. UN Women (2018) perceives the approach as a strategy for gender equality and empowerment of women and girls, and for the rights and inclusion of persons with disabilities. The approach focuses on initiatives that target women and girls with disabilities, mainstreaming gender, age and disability perspectives, and including women and girls of all ages with disabilities within UN Women and through its coordination, normative and operational responses are the three main focuses of the approach.

METHODOLOGY

The study explores the challenges faced by women with disabilities in economic activities and proffers solutions that can be employed to tap their potentials. A qualitative case study approach is adopted. This case study is chosen because it enables an in-depth study within the confines of Masvingo Urban. The case study also creates the opportunity to collect data using face-to-face interviews. The term 'case study', as argued by Schoch (2020:01), refers to a:

“...research that involves a detailed and intensive analysis of a particular event, situation, organisation or social unit”.

Similarly, Coombs (2022) indicates that a case study is necessary for generating a better understanding of a contemporary issue or phenomenon. Therefore, case study research is most suitable to investigate real-life experiences pertaining to barriers and opportunities for women with disabilities in gendered economies in Masvingo Urban. Administrators from disability organisations were

purposely selected while snowball sampling was used to select 10 women with disabilities. The purpose of the study was explained to each participant and informed consent was sought from the participants. Thematic analysis was used to analyse the data collected.

FINDINGS

The participants had various types of disabilities, including physical disabilities such as mobility impairment, visual impairment and hearing impairment (Table 1). One had intellectual disabilities. Several themes emerged from the data collected from women with disabilities and administrators of organisations for people with disabilities.

Table 1: Type of disability

Disability	Number	%	Participant Codes
Physical disability	4	50%	P1, P2, P3, P4
Hearing impairment	2	20%	P5, P6
Visual impairment	3	20%	P7, P8, P9
Intellectual disability	1	10%	P10

Women and girls with disabilities face barriers to participation due to systemic constraints, including law, physical environment, information, communication and attitude (UN Women, 2018).

The three women with visual impairment were formally employed at government institutions as lecturers and are doctorate degree holders. Two out of four women with physical disabilities were also formally employed at local institutions and one with visual impairment was not employed. The two women with hearing impairment and had attained Ordinary Level education were informal traders while two who did not complete ordinary level education and one with an intellectual disability, completed primary school education were unemployed. With appropriate support and accommodation, women with disability can attain higher levels of education. The results reveal that attitudes of society towards people with disabilities have changed as some

women with disabilities are formally employed and have relevant qualifications for their jobs. One of the administrators (A1) said that:

Women with disabilities in Masvingo Urban are engaged in various economic activities such as vending, tailoring and crafting. Some are also involved in small-scale farming and livestock production. Some are in the civil service departments.

Women with disabilities can contribute to the economy of the country in various ways. However, funding is essential to establish and sustain economic activities for those who are not formally employed. Adequate capital ensures that they can improve their livelihoods and remain in business. This requires some business management skills for self-employed women with disabilities. People with disabilities often turn to self-employment when formal employment becomes a challenge, requiring capital from family savings, money-lenders, micro finance institutions, or banks. (Handicap International, cited by Global Call for Action Against Poverty, 2021). Funding is essential for any individual to engage in economic activities. One of the administrators revealed that:

The economic activities of women with disabilities in our community are funded through various sources, including personal savings, loans from NGOs and government agencies and support from family members. (A3)

Some women with disabilities received some form of training to venture into economic activities as revealed by A2:

Some of the women with disabilities received training in their respective economic activities through organisations that support people with disabilities. For example, some received training in tailoring and crafting from a local non-governmental organisation, while others received training in farming and livestock production from a government agency.

Similarly, in Bloemfontein, South Africa, Tinta (2018) found that people with disabilities engage in popular informal income-generating activities like beading, knitting, tapestry and sewing, with most not having attained any sufficient formal education and training to

effectively participate in income-generating activities. Disparities in education impact negatively on women with disabilities' future and quality of life.

Quality education is imperative for economic participation by all citizens. Education is a significant investment in human development which significantly enhances the economy's long-term productive potential (Heinz, 2019). Despite wide recognition of inclusive education and enactment of policies aimed at supporting its implementation, discriminatory practices are still prevalent in the education system. The participants reported that some educational institutions lack accessible infrastructure and resources to support education of people with disabilities. They lack ramps, accessible restrooms and elevators where there are storey buildings. People with disabilities, particularly girls, often have lower school attendance and education levels, leading to low literacy rates and limited job market competitiveness (Mapuranga *et al.*, 2015). The absence of appropriate educational materials, resources and qualified teachers negatively impact on the inclusion of women with disabilities, limiting their ability to learn effectively. Some school environments are inaccessible as indicated by one participant who said:

"I have a physical disability which makes it difficult for me enter the classroom and move around the school and the community". (P3)

Although she is formally employed, one of the women reported that:

"I am not satisfied because a lot of women were disadvantaged when they were still young, they did not attain even primary education. Those who are educated need empowerment and to be included in economic activities. (P8)

The findings align with the Global Call to Action Against Poverty (2021) which states that women with disabilities are three times more likely to be illiterate, twice likely to be unemployed and also twice likely to lack internet access, compared to men with disabilities worldwide. This can be attributed to societal stigma which devalues

their educational aspirations and discourages families from prioritising their education. Basson (2023) reports that lack of equality in basic and secondary education is a significant barrier to employment for women with disabilities. Some families may, often due to financial constraints, prioritise other children's education.

Establishing one's own business venture requires substantial capital and without adequate funds, this can be a challenge for most people. Women with disabilities desire to engage in small business enterprises but lack the financial muscle to start or even to increase their merchandise. Additionally, some form of training could enhance their skills in business management. Those who were not employed said that they wanted to run their own small businesses, but capital was a hindrance. One participant reported that:

I sell clothes and these items to enable me to support my family. We must buy food, pay for rentals and transport. At times it is difficult to procure more stuff for resale, I am still a novice.'(P7)

Entrepreneurship offers women the opportunity to overcome economic disadvantages and be empowered at family and to participate in community life (Dhar and Farzana, 2017). Due to lack of employment opportunities in the country, most people have resorted to vending, but the vending businesses require funding to be successful. Klerk (2008) reveals that in seven African countries studies, many people with disabilities lack business experience and microfinance institutions often fail to reach vulnerable clients.

Securing employment is difficult for many people, including graduates in the country. The situation is worse for those without proper qualifications because of discriminatory practices. Women with disabilities face negative stereotypes about their capabilities, leading to discriminatory hiring practices. General culture often links disability with notions of defectiveness, insufficiency and imperfection (*Stanford Encyclopaedia of Philosophy*, 2023). High costs, limited access to schools

with facilities for those with disabilities, and high dropout rates, result in exclusion from education and limited employment opportunities in Ghana, Kenya and Mali (Global Call for Action Against Poverty, 2021).

High unemployment rates in the country limit the chances of these women to get employment. One participant said,

'It's difficult for me to get employment because I did not pass O' Level and I failed to go back to school, my parents did not have the money'" (P9)

Discrimination also takes place in the workplace because of stereotypes. Labor market discrimination is a prominent challenge. Women with disabilities frequently face low-paying, informal sector jobs due to societal biases and inadequate inclusive hiring practices. (ILO, 2015). Women with disabilities find it difficult to secure employment. Society views them as incapable and some employers shun them due to stigma associated with disability and being a woman. Women with disabilities experience lower employment rates, healthcare outcomes and property access compared to men with disabilities and non-disabled individuals. (ILOSTAT 2010-2021, cited in Braummiller and Dry, 2022). Participants expressed dissatisfaction with the participation of women with disabilities in economic activities, citing persistent barriers that hinder their potential and capabilities.

Women with disabilities find it challenging to carry out their jobs in workplaces due to lack of accessible communication tools, assistive technology, or physical accommodation. Accessible infrastructure is a critical enabling factor that enhances participation of women with disabilities in economic activities at par with their non-disabled counterparts. For instance, the absence of ramps in an environment can hinder a woman using a wheelchair from independently moving between places. Barriers erected by inaccessible environments

frequently prevent people with disabilities from fully and effectively participating in society on an equal basis with others (WHO, 2001).

Women with disabilities in our community face various obstacles that hinder their access to, and participation in, economic activities. These obstacles include stigma and discrimination, lack of access to education and training, limited access to funding and resources, and inaccessible physical environments. (A3).

Women with disabilities lack skills to engage in economic activities because they have limited access to quality education and vocational training. People with disabilities require vocational or business training and self-confidence enhancement before starting self-employment and obtaining loans (Klerk 2008). Enrolment of people with disabilities in these institutions is problematic due to lack of user-friendly infrastructure and human resources to facilitate training of women with disabilities. For instance, Sign Language is a pre-requisite if they enrol a woman with a hearing impairment in a hotel and catering programme and is also essential in day-to-day activities in the community. P10 indicated:

I stay at home. There is nothing I can do. My parents provide me everything that I require, I would like to go and work preferably as a hairdresser.

Various strategies could be employed to enhance the economic activities of women with disabilities. Organisations for people with disabilities could help women with disabilities to start self-help groups. In India, clients save for loans which are then disbursed to group members, while well-performing groups are connected to banks for access to loans (*ibid.*). These organisations advocate for the rights of people with disabilities, therefore, are best placed to take that initiative. One of the women proposed that:

To enhance the participation of women with disabilities in the economic sphere, I propose the following provide access to education and training programmes that cater to their needs and abilities, offer funding and resources that are accessible and affordable and encouraging private sector

companies to adopt inclusive hiring practices and provide reasonable accommodation for employees with disabilities. (P9)

CONCLUSION AND RECOMMENDATIONS

The study concludes that women with disabilities endeavour to participate in the socioeconomic arena, but their efforts are negatively affected by a plethora of factors. Non-governmental organisations have taken the initiative to equip them with skills to manage their economic activities. However, lack of access to educational opportunities and financial resources greatly limits their access to economic opportunities. Gender and disability compound their access to education and empowerment, while lack of employment opportunities disempowers most women with disabilities as a result of societal norms. Employers doubt the capabilities of women with disabilities, an attitude that affects their chances of engaging in formal employment. They also find challenges to access financial services to boost the capital for running their small businesses. Empowerment enables women with disabilities to participate in economic activities of their choice, lead fulfilling lives and achieve independence. It terms of recommendations:

- The government and non-governmental organisations should strive to invest in inclusive practices at all levels of education by facilitating acquisition of assistive devices, lecturer/teacher training to enhance inclusion of women with disabilities.
- Vocational training institutions should develop inclusive programmes tailored to local economic needs and partner with NGOs and government agencies to fund skill-building initiatives specifically for women with disabilities. The empowerment of women with disabilities requires a multisectoral approach so that all their needs are addressed to enable them to participate in the socioeconomic sector successfully.

- There must be enforcement of the human rights of women with disabilities and protect them from discriminatory practices and ensure that obstacles to accessing public amenities are removed.
- Adoption of universal design principles should be encouraged to create accessible work environments. Infrastructure developers should emphasise the construction of inclusive environments in communities and removal of obstacles to participation by girls and women with disabilities in all spheres of life.
- Well-crafted legislation or policies are needed to ensure that women with disabilities get equal opportunities to access education, employment, vocational training and credit facilities which contribute to their socioeconomic inclusion. Policies can also address gender inequalities which are as result of societal norms and values effectively. The policies will also guide on provisions of appropriate support during training, employment and accommodations in the economic sector.
- Raising awareness on the rights of women with disabilities can be achieved through collaborative efforts by organisations of people with disabilities, NGOs and the government with the former taking the initiative to educate employers and public institutions about the rights of people with disabilities.

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