



NGENANI

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



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

Special Issue, 2025

Guest Editors: Nyaradzo Shumba
and Nyasha Ndemo-Masimbarasi

©ZEGU Press 2025

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

All rights reserved.

“DISCLAIMER: The views and opinions expressed in this journal are those of the scholars and do not necessarily reflect the official position of funding partners”

Typeset by Divine Graphics
Printed by Divine Graphics

EDITOR-IN-CHIEF

Dr Kwashirai Zvokuomba, Zimbabwe Ezekiel Guti University, Zimbabwe

MANAGING EDITOR

Dr Kwashirai Zvokuomba, Zimbabwe Ezekiel Guti University, Zimbabwe

EDITORIAL ADVISORY BOARD

Professor Bernard Chazovachii, Great Zimbabwe University, Zimbabwe
Dr Tebeth Masunda, University of Zimbabwe, Zimbabwe
Dr Benjamin Gweru, University of Zimbabwe, Zimbabwe
Dr Getrude D Gwenzi, University of Zimbabwe, Zimbabwe
Professor Average Chigwenya, National University of Science and Technology, Zimbabwe
Dr Brenda Muchabveyo, University of Zimbabwe, Zimbabwe

SUBSCRIPTION AND RATES

Zimbabwe Ezekiel Guti University Press Office
Stand No. 1901 Barrassie Rd,
Off Shamva Road
Box 350
Bindura, Zimbabwe
Telephone: ++263 8 677 006 136 | +263 779 279 912
E-mail: zegupress@admin.uz.ac.zw
<http://www.zegu.ac.zw/press>

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

ISSN 2957-8558(Print)

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.

Guidelines for Scholars for the Journal

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

Manuscript Submission: Articles submitted to the *Ngenani - Zimbabwe Ezekiel Guti University Journal of Community Engagement and Societal Transformation* are reviewed using the double-blind peer review system. The author's name(s) must not be included in the main text or running heads and footers.

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

Affiliation of scholars: must be footnoted, showing the department and institution or organisation.

Abstract: must be 200 words

Keywords: must be five or six containing words that are not in the title

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).

Referencing Style: Please follow the Harvard referencing style in that:

- In-text, citations should state the author, date and sometimes the page numbers.
- The reference list entered alphabetically, must include all the works cited in the article.

In the reference list, use the following guidelines, religiously:

Source from a Journal

- Anim, D.O and Ofori-Asenso, R (2020). Water Scarcity and COVID-19 in Sub-Saharan Africa. *The Journal of Infection*, 81(2), 108-09.
- Banana, E, Chitekwe-Biti, B and Walnycki, A (2015). Co-Producing Inclusive City-Wide Sanitation Strategies: Lessons from Chinhoyi, Zimbabwe. *Environment and Urbanisation*, 27(1), 35-54.
- Neal, M.J. (2020). COVID-19 and Water Resources Management: Reframing Our Priorities as a Water Sector. *Water International*, 45(5), 435-440.

Source from an Online Link

- Armitage, N, Fisher-Jeffes L, Carden K, Winter K *et al.* (2014). Water Research Commission: Water-sensitive Urban Design (WSUD) for South Africa: Framework and Guidelines. Available online: <https://www.greencape.co.za/assets/Water-Sector-Desk-Content/WRC-Water-sensitive-urban-design-WSUD-for-South-Africa-framework-and-guidelines-2014.pdf>. Accessed on 23 July 2020.

Source from a Published Book

- Max-Neef, M. (1991). *Human Scale Development: Concepts, Applications and Further Reflections*, London: Apex Press.

Source from a Government Department (Reports or Plans)

- National Water Commission (2004). Intergovernmental Agreement on a National Water Initiative. Commonwealth of Australia and the Governments of New South Wales, Victoria, Queensland, South Australia, the Australian Capital Territory and the Northern Territory. Available online: <https://www.pc.gov.au/inquiries/completed/water-reform/national-water-initiative-agreement-2004.pdf>. Accessed on 27 June 2020.

The source being an online Newspaper article

- The Herald* (2020). Harare City Could Have Used Lockdown to Clean Mbare Market. *The Herald*, 14 April 2020. Available online: <https://www.herald.co.zw/harare-city-could-have-used-lockdown-to-clean-mbare-market/>. Accessed on 24 June 2020.

EMPOWERING WOMEN WITH DISABILITIES THROUGH SUSTAINABLE LIVELIHOODS IN ZIMBABWE

MUFARO MARANDURE¹ AND FARAI CHIKWATURE²

Abstract

This article explores the empowerment of women with disabilities in Zimbabwe through sustainable livelihoods initiatives in both urban and rural settings. The study focuses on Mushagashe (Masvingo), Chiundura, rural areas around Gweru (Midlands) and Ruwa (Harare), examining how women with disabilities navigate intersecting challenges related to gender, disability and socio-economic marginalisation. Using a qualitative research approach, the study employs interviews, focus group discussions and document analysis to investigate the impact of grassroots initiatives and income-generating projects on the socio-economic well-being of women with disabilities. Key areas of analysis include access to vocational training, microfinance and entrepreneurship opportunities and the role of government policies and non-governmental organisations (NGOs) in facilitating or hindering economic inclusion. Findings indicate that while barriers such as limited capital and market access persist, participation in sustainable livelihoods projects has enabled some women to achieve financial independence, enhance their social status and advocate for their rights. The study concludes that targeted, inclusive livelihood programmes integrated within broader frameworks of capacity building and policy support, are essential for achieving meaningful socio-economic empowerment. The article

¹ Department of Development Programming and Management, Midlands State University, Gweru, Zimbabwe, ORCID: 0000-0000-5053-6215, marandurem@staff.msu.ac.zw

² Department of Development Programming and Management, Midlands State University, Gweru, Zimbabwe, ORCID: 0000-0001-5400-3341, chikwaturef@staff.msu.ac.zw

provides recommendations for policy reforms and the scaling up of effective models to maximise sustainable impact.

Keywords: *empowerment, vocational training, microfinance, inclusive development*

INTRODUCTION

Globally, women with disabilities face multiple layers of marginalisation due to the intersection of gender, disability and socio-economic status. The United Nations and various international organisations have recognised this issue, highlighting that women with disabilities are disproportionately excluded from economic opportunities, leading to increased poverty and social isolation (United Nations, 2018; WHO, 2021). In Sub-Saharan Africa, these challenges are even more pronounced due to structural inequalities, inadequate social protection systems and deeply ingrained societal attitudes that limit the economic participation of women with disabilities (African Development Bank, 2020). In Zimbabwe, the exclusion of women with disabilities from sustainable economic opportunities is particularly severe in rural and semi-urban areas such as Mushagashe (Masvingo), Chiundura, rural areas around Gweru (Midlands) and Ruwa (Harare). These women encounter significant barriers to employment, vocational training, microfinance opportunities and entrepreneurship key drivers of financial independence and social inclusion. While some initiatives have sought to promote disability inclusion and gender equality, there remains a critical gap in sustainable livelihoods programmes that are structured initiatives aimed at providing long-term economic empowerment through skill development, financial support and market access (Chikova and Mlambo, 2022). Moreover, despite existing policies supporting disability rights and gender equity, inadequate implementation and insufficient backing from government institutions and NGOs have hindered the effectiveness of these programmes (Zimbabwe National Disability Policy, 2021). This gap raises concerns

about the long-term economic security and social inclusion of women with disabilities in Zimbabwe.

The study seeks to bridge this gap by investigating the effectiveness of sustainable livelihoods programmes in empowering women with disabilities. It explores the factors which influence the success or failure of these initiatives, assesses the role of government policies and NGO interventions and proposes strategies for enhancing inclusivity and sustainability. Unlike previous studies which have focused primarily on general disability inclusion, this research offers a targeted analysis of economic empowerment strategies specific to women with disabilities in Zimbabwe, thereby contributing to both academic knowledge and policy development.

CONTEXT OF THE STUDY

Women with disabilities constitute one of the most marginalised groups globally, often facing the compounded effects of gender discrimination, disability-related barriers and socio-economic exclusion. The United Nations (2022), argues that women with disabilities are twice as likely to experience poverty and unemployment compared to their non-disabled counterparts. These disparities stem from systemic exclusion from mainstream economic activities, with limited access to education, vocational training and healthcare. Such exclusion not only impedes individual empowerment, but also hinders broader socio-economic progress, as the economic engagement of marginalised groups is integral to sustainable development (World Bank, 2021). Recognising these challenges, international frameworks such as the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) (2006) and the UN Sustainable Development Goals (SDGs) emphasise the need for inclusive development practices that promote gender equality and disability inclusion in all sectors of society.

In Sub-Saharan Africa, the economic disempowerment of women with disabilities is particularly pronounced due to structural inequalities and inadequate social services. Reports from organisations such as UN Women (2020), highlight that these women often face exclusion from formal employment and income-generating activities due to societal biases, lack of access to vocational training and restrictive legal frameworks. Additionally, traditional cultural attitudes that associate disability with dependency further limit their opportunities for financial independence. The lack of targeted microfinance opportunities and entrepreneurship support exacerbates their marginalisation, reinforcing cycles of poverty and dependency (*African Disability Rights Yearbook*, 2019).

In Zimbabwe, these global and regional challenges manifest in distinct socio-cultural and economic contexts. Women with disabilities experience significant barriers to education, employment and social participation, particularly in rural and semi-urban areas such as Mushagashe (Masvingo), Chiundura, rural areas around Gweru (Midlands) and Ruwa (Harare). Despite policies promoting disability inclusion, practical implementation remains weak, resulting in continued marginalisation. The Zimbabwe National Disability Survey (2021) argues that women with disabilities are among the least economically active groups in the country due to factors such as restricted access to vocational training, limited job opportunities and inadequate support services. These barriers are further exacerbated by high poverty rates and a lack of targeted government interventions (Choruma, 2020).

To address these challenges, sustainable livelihoods programmes have emerged as a viable strategy for promoting the socio-economic empowerment of women with disabilities. Sustainable livelihoods programmes refer to structured initiatives that provide individuals with skills, resources and opportunities to engage in income-

generating activities in a way that is economically viable and socially inclusive (Chambers and Conway, 1992). These programmes typically involve vocational training, access to microfinance and entrepreneurship development and are implemented through collaborations between government agencies, NGOs and local communities. When well-structured, these initiatives can foster economic independence, social inclusion and self-advocacy for women with disabilities (ILO, 2021). However, challenges such as limited market access, funding constraints and policy gaps continue to hinder the effectiveness and sustainability of these programmes.

Against this background, the study investigates sustainable livelihoods initiatives aimed at empowering women with disabilities in Zimbabwe, focusing on their effectiveness in fostering socio-economic independence. The research examines Mushagashe (Masvingo), Chiundura, rural areas around Gweru (Midlands) and Ruwa (Harare) to assess the extent to which these programmes provide vocational training, financial resources and entrepreneurship opportunities. Additionally, the study evaluates how government policies and NGO interventions either support or hinder these efforts. This research builds upon existing studies by providing an in-depth, region-specific analysis of sustainable livelihoods for women with disabilities, identifying best practices and recommending strategies to enhance inclusion and economic equity. Findings from the study contribute to on-going policy discussions on disability inclusion and sustainable development in Zimbabwe and the broader Sub-Saharan African context.

CONCEPTUAL AND ANALYTICAL FRAMEWORK

The study employs an intersectional and empowerment-focused framework to analyse the socio-economic challenges faced by women with disabilities in Zimbabwe and explores sustainable pathways to their empowerment. By integrating the Intersectionality Theory, the

sustainable livelihoods approach and social inclusion principles, the framework provides a multidimensional lens for understanding both systemic barriers and opportunities for economic independence.

The Intersectionality Theory serves as the foundation, highlighting how overlapping social identities such as gender, disability and socio-economic status interact to create unique and compounded disadvantages (Crenshaw, 2020). Women with disabilities experience marginalisation which is intensified by their intersecting identities, limiting access to education, employment and financial opportunities (*ibid.*). In Zimbabwe, these challenges are exacerbated by cultural attitudes which often position women with disabilities as dependent or incapable of financial autonomy (Munodawafa and Zengeni, 2022). The sustainable livelihoods approach offers a practical framework for examining how women with disabilities access, utilise, or are restricted from key livelihood assets; human, social, financial, physical and natural capital (Scoones, 2021). Scoones (2021) avers that individuals and communities develop adaptive strategies to sustain their livelihoods, despite existing socio-economic barriers. For instance, in Zimbabwe, some women with disabilities engage in small-scale entrepreneurship or agricultural activities. However, limited access to capital, discriminatory loan policies and inadequate vocational training programmes hinder their success (Alston *et al.*, 2021). The study, therefore, explores the specific strategies which women with disabilities employ, the challenges they encounter and the interventions needed to strengthen their resilience and economic participation.

The role of institutions, including government agencies, NGOs and community-based organisations, is central to this framework. Taylor and Francis (2023) underscore the significance of institutional support in promoting inclusive economic development. In Zimbabwe, policies aimed at supporting disability rights and gender equality often suffer

from inconsistent implementation, leading to gaps in service provision and economic exclusion (Munodawafa and Zengeni, 2022). By assessing the effectiveness of existing policies and programmes, the study identifies gaps and proposes actionable recommendations for enhancing institutional support.

Additionally, the framework considers social inclusion as a critical factor in fostering economic empowerment. Alston *et al.* (2021) state that economic development initiatives must not only provide resources, but also challenge social stigma and create environments that encourage the participation of marginalised groups. In Zimbabwe, targeted interventions such as community-based vocational training, accessible financial literacy programmes and women-led cooperatives have shown promise in promoting economic self-sufficiency among women with disabilities.

By integrating these theoretical perspectives and analytical tools, the study offers a comprehensive approach to understanding the lived experiences of women with disabilities in Zimbabwe. It aims to bridge the gap between policy intentions and real-world impact by addressing systemic inequalities, promoting inclusive economic policies and advocating for sustainable development practices tailored to the unique needs of women with disabilities.

Integrating these frameworks offers critical advantages for this research. Intersectionality illuminates the compounded effects of gender, disability and socio-economic marginalisation, thus revealing how these intersecting factors exacerbate poverty and limit economic participation for women with disabilities in both urban and rural Zimbabwe. This perspective is essential in identifying how different structural barriers affect access to livelihoods programmes and economic resources. The Sustainable Livelihoods Approach, in contrast, provides actionable insights for enhancing resilience through

specific interventions such as vocational training, microfinance and entrepreneurship support, directly linking the analysis to empowerment outcomes.

By combining intersectionality with a sustainable livelihoods approach, the study moves beyond a general analysis of socio-economic barriers and emphasises practical solutions grounded in the lived experiences of women with disabilities. This dual approach captures both the structural inequalities and the practical interventions needed to create pathways to empowerment and sustainable livelihoods for these women, offering a more comprehensive and effective framework for policy recommendations in Zimbabwe.

THEORIES UNDERPINNING THE STUDY

The study is grounded in the Capability Approach and the Feminist Disability Theory which together provide a robust framework for analysing the empowerment of women with disabilities through sustainable livelihoods initiatives. The Capability Approach, developed by Amartya Sen (1999), emphasises expanding individuals' capabilities and freedoms to enhance their well-being. In the context of women with disabilities, this theory is essential for examining how access to sustainable livelihoods such as vocational training and microfinance enhances agency and financial independence. Alkire (2020) highlights that broadening capabilities through skill development and economic opportunities leads to improved socio-economic outcomes. The study applies the Capability Approach to assess how specific initiatives contribute to the empowerment of women with disabilities, evaluating the extent to which they enable individuals to lead lives they have reason to value. However, some scholars argue that the Capability Approach lacks concrete mechanisms for addressing power imbalances and structural barriers (Robeyns, 2017). To mitigate this limitation, the study integrates the

Feminist Disability Theory which focuses explicitly on systemic inequalities.

The Feminist Disability Theory provides a critical lens for understanding the intersection of gender, disability and socio-economic status as interconnected systems of oppression. Scholars such as Garland-Thomson (2017) and Shakespeare (2018) emphasise that women with disabilities experience compounded marginalisation due to social, political and cultural barriers. The study draws on this theory to analyse how these structural inequalities manifest in sustainable livelihoods programmes and to assess whether current initiatives adopt inclusive, gender-sensitive frameworks. Kittay (2020) further underscores the importance of recognising interdependency in shaping women's lived experiences, reinforcing the need for policies that address both gender and disability. However, a noted critique of the Feminist Disability Theory is that it sometimes focuses heavily on Western feminist perspectives which may not fully capture the realities of women with disabilities in diverse socio-cultural contexts (Meekosha, 2011). To account for this, the study considers locally relevant factors that shape women's empowerment in sustainable livelihoods.

By integrating these theories, the study not only explores how sustainable livelihoods initiatives enhance individual capabilities, but also critically examines the structural barriers that hinder empowerment. Methodologically, the Capability Approach informs the evaluation of livelihood programmes by focusing on measurable improvements in agency and well-being, while the Feminist Disability Theory helps analyse the socio-political dimensions of inclusion and exclusion. This combined approach ensures a comprehensive understanding of the factors influencing the empowerment of women with disabilities.

LITERATURE REVIEW

The empowerment of women with disabilities has become a focal point of policy frameworks and programmes globally, particularly in developed countries. These initiatives focus primarily on improving access to inclusive employment, education and vocational training, contributing to the economic and social inclusion of women with disabilities. In countries such as the United States and the United Kingdom, robust legal frameworks, like the Americans with Disabilities Act (ADA) and the Disability Discrimination Act (DDA), play a pivotal role in ensuring that women with disabilities are not discriminated against in employment or public services (Alston, Brown and Smith, 2021). These legal protections, alongside programmes offering tailored support services, such as assistive technologies and mentorship, have been instrumental in improving workforce participation among women with disabilities (Jones and Smith, 2022). Despite these advancements, challenges persist, particularly regarding intersectional barriers, where gender and disability biases combine to hinder the full inclusion of women with disabilities in the workforce and society at large (Taylor, 2023).

In contrast, the empowerment of women with disabilities in many developing countries faces significant obstacles. Limited resources, weak policy enforcement and pervasive cultural stigmas impede progress in these regions. Pillay, Saruchera and Chivandire (2023) opine that NGOs play a crucial role in supporting people with disabilities in Southern Africa, including Zimbabwe. While these NGOs provide essential resources such as financial aid, skills training and advocacy, their efforts are often undermined by systemic barriers, including insufficient government support, lack of political will and entrenched cultural prejudices against people with disabilities. This highlights the broader challenge in these regions, where, despite the presence of supportive initiatives, full empowerment remains elusive. Similarly, Kumar *et al.* (2021) note that limited financial resources and

technological infrastructure exacerbate the marginalisation of women with disabilities, especially in rural sub-Saharan Africa, where access to education, employment and healthcare remains severely restricted.

In Zimbabwe, several initiatives have been implemented to empower women with disabilities, particularly in sectors, such as agriculture and tourism. For instance, Munodawafa and Zengeni (2022) critically examine policies related to the inclusion of women with disabilities in the tourism sector and find that existing laws are often gender-blind and disability-insensitive. Their study underscores the need for more comprehensive policy reforms that consider both gender and disability issues to enhance the visibility and participation of women with disabilities in this sector. These findings reflect a broader trend in Zimbabwe, where women with disabilities remain excluded from key sectors of the economy due to insufficient policy provisions. One initiative which has had a notable impact is the UN Spotlight Initiative which focuses on empowering women and girls with disabilities to achieve financial independence. Programmes under this initiative have provided skills training and access to microfinance, enabling women to engage in small-scale entrepreneurial activities, such as poultry farming and craftwork (UN Spotlight Initiative, 2023). These programmes have been critical in enhancing the economic resilience of women with disabilities, contributing to their empowerment and overall well-being. However, challenges related to inconsistent policy implementation, particularly in rural areas, persist as barriers to the sustainability of these empowerment efforts (Chinyanga and Moyo, 2021).

Environmental factors also play a significant role in shaping the livelihoods of women with disabilities in Zimbabwe, especially in rural areas. Many women with disabilities rely heavily on natural resources, such as land and water for their livelihoods. However, the impact of

climate change, including prolonged droughts, erratic rainfall and land degradation, has significantly undermined their ability to maintain sustainable livelihoods. Mutsvangwa and Dube (2023) argue that environmental factors exacerbate the challenges faced by rural women with disabilities, making it even more difficult for them to achieve economic resilience. This highlights the necessity for a more integrated approach to empowerment that includes environmental sustainability, particularly in regions where women's livelihoods are closely tied to agriculture and natural resource management.

While substantial research has been conducted on the empowerment of women with disabilities, several gaps remain, particularly in the context of Zimbabwe and other developing nations. While studies have extensively addressed the role of legal frameworks, NGOs and international initiatives in supporting women with disabilities, there is a noticeable gap in understanding how these initiatives intersect with environmental factors, especially climate change and how they impact rural women with disabilities. Additionally, while literature provides valuable insights into the challenges faced by women with disabilities in urban areas, limited research has been conducted on the unique challenges experienced by women with disabilities in rural Zimbabwe. The intersection of gender, disability and environmental vulnerabilities is more pronounced in rural areas, where compounded challenges of limited access to resources, weak policy enforcement and climate-related hardships remain under-explored in the existing literature.

Another critical gap exists in evaluating the long-term effectiveness and sustainability of empowerment programmes, particularly those focused on microfinance and skills training. While such programmes have demonstrated short-term success in enhancing economic independence, insufficient research on their long-term impacts and the scalability of these models in rural Zimbabwe exists. More in-depth

studies are needed to assess the sustainability of these interventions, particularly in light of environmental challenges such as droughts and land degradation which have a significant impact on rural livelihoods.

RESEARCH DESIGN AND METHODOLOGY

The study adopts a qualitative research design grounded in an intersectional framework to explore the empowerment of women with disabilities through sustainable livelihoods initiatives in Zimbabwe. The focus is on districts drawn from Masvingo, Midlands and Harare provinces, chosen for their representation of diverse urban, semi-urban and rural contexts and their varying socio-economic and cultural landscapes. Specifically, the study examines projects in Mushagashe (Masvingo), Chiundura, rural areas around Gweru (Midlands) and Ruwa (Harare). Qualitative research is well-suited for this inquiry as it provides a deep understanding of complex social phenomena and enables the exploration of lived experiences (Creswell and Poth, 2018).

The primary aim of the study is to examine how various forms of capital - human, social, financial, physical and natural - influence sustainable livelihoods opportunities for women with disabilities. By incorporating an intersectional lens, the research investigates how overlapping identities, such as gender, disability and socio-economic status, shape the experiences and opportunities available to participants. Intersectionality, as defined by Crenshaw (1991), provides a framework for understanding how multiple social categorisations interact to produce unique experiences of disadvantage or privilege.

The data were analysed using thematic analysis, a systematic method for identifying, organising and interpreting recurring patterns and themes (Braun and Clarke, 2006). The analysis process involved several stages. Initially, the research familiarised itself with the data through transcription and repeated readings to gain a comprehensive understanding. Key features of the data were then captured by

generating initial codes. These codes were subsequently organised into potential themes which aligned with the study's objectives. The themes were refined and clearly defined to ensure they were coherent and analytically robust. Throughout the analysis, an intersectional framework was applied to examine how multiple social identities and systemic structures interacted to shape the empowerment experiences of women with disabilities.

By examining the interplay of forms of capital and intersecting factors, the study aims to provide actionable insights into the barriers and opportunities for women with disabilities in Zimbabwe. The findings contribute to evidence-based policy recommendations, enhancing inclusive development practices that promote sustainable livelihoods. The research aligns with global frameworks such as the United Nations' Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities).

FINDINGS

The study findings are presented in two parts, thematically, aiming to answer to answer the study questions. The findings further offer actionable recommendations for developing more inclusive and impactful programmes.

Studies from the Masvingo Rural Women Empowerment Project, the Gweru Women's Vocational Training Initiative in the Midlands and the Harare Ruwa Rehabilitation Centre highlight the critical role of various forms of capital in shaping livelihoods opportunities for women with disabilities. Vocational training and skills development programmes, such as those offered by the Masvingo, Mushagashe and Mushandike Vocational Training centres, were identified as significant enablers. Participants emphasised the value of education and specialised training in securing sustainable livelihoods. However,

financial constraints and the inaccessibility of training facilities often limit these opportunities. The Gweru Women's Vocational Training Initiative reveals that social networks, including family, community groups and NGOs, provided essential emotional, informational and financial support. However, these networks are sometimes hindered by societal stigma and discriminatory attitudes towards disability. In the Harare Inclusive Entrepreneurship Programme, women with disabilities reported significant barriers in accessing microfinance, savings programmes and financial literacy initiatives, all of which were critical for initiating or scaling entrepreneurial ventures. Insufficient infrastructure, including accessible transportation, markets and training centres, emerged as a major barrier in the studies. This lack of physical capital restricts women's ability to engage effectively in economic activities, particularly in the rural areas of Masvingo. In rural districts like Mushagashe (Masvingo), small-scale farming served as a vital livelihoods resource. However, climate-related challenges, such as droughts and soil degradation, severely threatened the sustainability of these livelihoods, as seen in the Masvingo Rural Women Empowerment Project.

The analysis of data from the Masvingo Rural Women Empowerment Project, the Gweru Women's Vocational Training Initiative and the Harare Inclusive Entrepreneurship Program revealed systemic barriers to achieving sustainable livelihoods for women with disabilities. Gender and disability-based discrimination was widespread across all three case studies, with participants reporting exclusion from education, employment and community programmes due to deeply ingrained biases. Commands to do agricultural labour for excessively long hours under the sun were reported among women with albinism as a silent way for in-laws to punish them for marrying into their families and hopefully scare them out of marriage. Although some government and NGO-led initiatives aimed to support women with disabilities, the studies show that their reach and impact were

constrained by poor implementation, lack of infrastructure and inadequate dissemination of information, particularly in rural areas like Zaka and Gweru.

Rural women, especially in districts like Zaka (Masvingo), faced the compounded burden of climate change. Prolonged droughts and soil degradation negatively impacted agricultural activities, further deepening the economic vulnerabilities of women with disabilities.

Despite the numerous challenges, the findings reveal valuable opportunities for empowerment through grassroots initiatives. Programmes like the Harare Inclusive Entrepreneurship Programme and the Gweru Women's Vocational Training Initiative equip women with the necessary skills and financial resources to start small businesses or engage in income-generating activities. These programmes are instrumental in improving participants' economic independence and resilience. Women involved in advocacy groups within these studies described how these platforms amplified their voices, contributing to greater participation in decision-making processes and fostering a sense of empowerment. In urban areas such as Harare, the use of mobile platforms enabled women to access markets, conduct financial transactions and connect with broader communities. This technological access helped overcome some of the mobility and accessibility barriers faced by participants.

The findings also highlighted how intersecting factors such as gender, disability and socio-economic status shape the experiences of women with disabilities. Women in urban areas like Harare had relatively better access to resources and opportunities due to proximity to infrastructure, vocational training programmes and livelihoods initiatives. However, these advantages were not uniformly distributed and participants in rural areas, such as Zaka and Gweru, still faced

significant challenges. Single mothers, particularly in the Masvingo Rural Women Empowerment Project, faced compounded challenges. Balancing care-giving responsibilities with livelihoods pursuits were especially difficult for this group, as they lacked sufficient support from family or community networks.

DISCUSSION

The findings of the study provide valuable insights into the sustainable livelihoods of women with disabilities in Zimbabwe, highlighting the challenges and opportunities which shape their economic empowerment. Several forms of capital; human, social, financial, physical and natural, emerged as key factors influencing livelihood opportunities. These findings align with Alston, Brown and Smith (2021), who emphasise the importance of access to education, skills development and social networks in empowering women economically. However, barriers to accessing these resources, particularly financial and educational resources, are evident in the study. This aligns with Kumar *et al.* (2021), who identify the financial and educational exclusion of women with disabilities as persistent challenges. The study finds that financial capital is a significant barrier for women with disabilities, particularly in accessing credit, savings and participating in financial literacy programmes. This mirrors Taylor's (2023) research that highlights the widespread financial exclusion of women with disabilities. Similarly, physical capital challenges, such as inaccessible transportation and marketplaces, are identified as crucial obstacles, echoing Chinyanga and Moyo's (2021) observations on infrastructural deficiencies in Zimbabwe. In rural areas, natural capital, especially small-scale farming, remains vital, but environmental challenges, such as droughts and land degradation, further compound these issues. Mutsvangwa and Dube (2023) similarly stress the increasing vulnerability of rural livelihoods to climate change.

Systemic discrimination and policy gaps are also prominent themes, consistent with both global and local challenges faced by women with disabilities. Gender and disability biases were reported by participants as significant barriers, limiting access to education, employment and community programmes. These findings corroborate Jones and Smith's (2022) discussions on structural inequalities. The study also reveals that inconsistent policy implementation, especially in rural areas, mirrors the findings of Munodawafa and Zengeni (2022), who note the limited impact of disability-inclusive policies due to weak enforcement. The environmental challenges faced by rural women with disabilities, exacerbated by climate change, are another key finding. Droughts and land degradation that directly impact agricultural livelihoods, were consistent with the findings of Kumar *et al.* (2021) and Mutsvangwa and Dube (2023), who highlight how climate change undermines economic stability for rural women with disabilities.

Despite these significant barriers, the study identifies several enablers that support sustainable livelihoods for women with disabilities. Community-based programmes, particularly those backed by NGOs, have proven effective in providing essential skills training and microfinance access, aligning with the UN Spotlight Initiative (2023) which emphasises equipping women with tools for economic independence. Furthermore, the study underscores the importance of advocacy groups which play a transformative role in raising social visibility and fostering inclusion. This supports Ndoro *et al.* (2022), who emphasise advocacy's role in empowering women with disabilities.

Technological advances, especially mobile platforms, have emerged as key enablers, particularly in urban areas. These digital tools help women with disabilities overcome mobility and accessibility barriers, enabling access to markets and financial services. This mirrors Taylor's

(2023) views on the potential of digital technologies to enhance economic opportunities for women with disabilities.

The study has also highlights the need for an intersectional approach to understanding the diverse experiences of women with disabilities. The disparities between urban and rural participants, along with the unique challenges faced by single mothers with disabilities, illustrate the complex interaction of various factors which shape their livelihoods. This reinforces Chinyanga and Moyo's (2021) argument that urban residents have better access to services and infrastructure and emphasises the compounded vulnerabilities of single mothers with disabilities (Pillay *et al.*, 2023).

CONCLUSION AND RECOMMENDATIONS

In conclusion, the study underscores the need for a comprehensive and intersectional approach to addressing the challenges faced by women with disabilities in Zimbabwe. The findings reveal that although various forms of capital; human, social, financial, physical and natural, are pivotal in shaping livelihood opportunities, access to these resources is severely hindered by systemic barriers, environmental challenges and deeply rooted socio-cultural biases.

The reliance on social and community networks as a survival strategy emphasises the critical need for strengthening these networks to support women with disabilities. However, pervasive stigma, discrimination and weak policy enforcement undermine the potential impact of these networks. To address these systemic issues, robust policy interventions and sustained advocacy efforts are required to ensure that disability-inclusive measures are effectively implemented.

The study also highlights environmental challenges, particularly climate change and resource depletion which disproportionately affect rural women with disabilities. These findings call for adaptive

strategies and climate-resilient interventions that integrate the needs of women with disabilities into broader environmental and economic policies. Notably, the study identifies key enablers that promote sustainable livelihoods, including community-based programmes, advocacy platforms and technological innovations. These enablers demonstrate the potential for targeted interventions to empower women with disabilities, enhance their economic independence and improve their overall quality of life.

An intersectional approach is essential in addressing the unique needs of subgroups within the population, such as single mothers and rural residents, who face compounded vulnerabilities. Tailored support strategies that account for the diverse experiences of women with disabilities are critical for fostering sustainable livelihoods and promoting socio-economic inclusion.

The study underscores the importance of integrating gender, disability and environmental considerations into development planning. By addressing systemic barriers and leveraging identified enablers, policy-makers, practitioners and stakeholders can create a more inclusive and equitable society that supports the sustainable livelihoods of women with disabilities in Zimbabwe. This research contributes to the broader discourse on empowerment and sustainable livelihoods, highlighting the need for a holistic and integrated approach to promoting the inclusion and economic independence of women with disabilities in Zimbabwe.

The study provides specific suggestions for women with disabilities, policy-makers, NGOs and other stakeholders involved in supporting this demographic. These recommendations focus on strategies to overcome existing barriers and leverage opportunities to improve economic independence, social inclusion and overall quality of life for women with disabilities. The recommendations are organised as

argued by the relevant stakeholders and their roles in fostering change. Women with disabilities should actively engage in advocacy groups to amplify their voices in decision-making processes, influencing policies and programmes that directly affect their lives. Joining or forming local groups could also foster solidarity and provide a platform for collective action. Women with disabilities should explore digital tools to develop new skills, engage in online marketing and perform financial transactions. Training programmes that focus on digital literacy can equip them with the necessary knowledge to use mobile phones, computers and other digital platforms for various economic activities. Women with disabilities should collaborate and build support networks within their communities to access emotional, informational and financial assistance. These networks will also help combat stigma and discrimination, creating a stronger collective identity and reducing isolation.

Policy-makers should prioritise the consistent and comprehensive implementation of disability-inclusive policies, especially in rural areas. This includes strengthening enforcement mechanisms and ensuring that key sectors like education, healthcare and employment are accessible to women with disabilities. Government bodies and local authorities should focus on developing and maintaining accessible infrastructure, such as transportation, marketplaces and public buildings. This would facilitate participation in economic activities and public life, ensuring that women with disabilities are not excluded from vital resources and opportunities.

Policy-makers should introduce accessible financial products tailored to the unique needs of women with disabilities. This includes establishing microfinance programmes with accessible credit and savings schemes to promote economic independence and resilience.

To support rural women with disabilities who rely on natural resources, policies should be enacted to mitigate climate change's impact on agriculture. This includes introducing climate-resilient farming practices and providing training on sustainable agricultural techniques to ensure long-term livelihood sustainability.

NGOs and development partners should expand skills training programmes, microfinance opportunities and entrepreneurship initiatives specifically for women with disabilities. These programmes should focus on rural areas where access to such resources is limited. It is crucial to conduct community-based awareness campaigns to reduce stigma and discrimination against women with disabilities. Initiatives should educate the public on the value of inclusive communities and encourage active participation of women with disabilities in all aspects of social and economic life. NGOs, government agencies and local organisations should strengthen their partnerships to better coordinate efforts in supporting women with disabilities. Collaborative approaches will ensure that resources are maximised and that initiatives are aligned with local needs and priorities.

A robust monitoring and evaluation framework should be established to assess the effectiveness of livelihoods programmes targeting women with disabilities. This should include clear indicators of success, such as the number of women gaining employment or starting businesses and the extent of stigma reduction in communities. Regular assessments would ensure that programmes are adaptive and accountable.

REFERENCES

- Alston, M., Brown, A. and Smith, J. (2021). Empowering Women through Access to Education and Skills Development: Challenges and Opportunities for Women with Disabilities', *Journal of Gender and Development*, 19(2), 78-92.

- Chinyanga, A. and Moyo, S. (2021). Evaluating the Implementation Challenges of the UN Spotlight Initiative in Rural Zimbabwe, *Journal of International Development*, 32(7), 1042-1056. Available online: <https://doi.org/10.1002/jid.3405>.
- Chinyanga, N. and Moyo, J. (2021). Infrastructure Challenges and Gendered Experiences in Zimbabwe: The Case of Women with Disabilities, *Zimbabwean Journal of Social Development*, 11(3), 45-59.
- Crenshaw, K. (1991). Mapping the Margins: Intersectionality, Identity Politics and Violence against Women of Colour, *Stanford Law Review*, 43(6), 1241-1299. Available online: <https://doi.org/10.2307/1229039>.
- Crenshaw, K. (2020). Intersectionality and the Politics of Race, Class and Gender, *The Intersectionalities of Global Citizenship*, 1(1), 10-22. Available online: <https://doi.org/10.1016/j.intpol.2020.05.003>.
- Creswell, J.W. and Poth, C.N. (2018). *Qualitative Inquiry and Research Design: Choosing among Five Approaches*. 4th Ed. Thousand Oaks, CA: SAGE Publications.
- Gutiérrez, L.M. (2018). Empowerment Theory: A Framework for Self-advocacy and Social Change, *Social Work*, 63(4), 308-316.
- Israel, M. and Hay, I. (2006). *Research Ethics for Social Scientists*. London: SAGE Publications.
- Jones, A. and Smith, L. (2022). Systemic Discrimination and the Marginalisation of Women with Disabilities in the Global South: A Review of Policy Frameworks, *International Journal of Disability and Policy Studies*, 25(1), 2-50.
- Jones, M. and Smith, P. (2022). Legal Frameworks and their Impact on Workforce Participation for Women with Disabilities: A Comparative Study, *Journal of Disability Policy Studies*, 22(5), 74-89. Available online: <https://doi.org/10.1177/1044207322101234>.
- Kitzinger, J. (1995). Qualitative Research: Introducing Focus Groups, *BMJ*, 311(7000), 299-302. Available online: <https://doi.org/10.1136/bmj.311.7000.299>.

- Kumar, R. *et al.* (2021). Marginalisation of Women with Disabilities in Rural Sub-Saharan Africa: A Socio-Economic Analysis, *African Journal of Disability Studies*, 5(1), 35-50. Available online: <https://doi.org/10.1111/Ajds.2021.1010>.
- Kumar, S., Patel, A. and Lee, J. (2021). Barriers to Financial Inclusion for Women with Disabilities in Low-income Settings: Evidence from Zimbabwe, *Development and Financial Inclusion Journal*, 14(4), 233-249.
- Mutsvangwa, F. and Dube, G. (2023). Environmental Challenges and their Impact on the Livelihoods of Rural Women with Disabilities in Zimbabwe, *African Journal of Environmental Sustainability*, 8(3), 102-116. Available online: <https://doi.org/10.1016/j.ajes.2023.04.004>.
- Mutsvangwa, T. and Dube, F. (2023). Climate Change and Its Impact on the Livelihoods of Rural Women with Disabilities in Zimbabwe, *Journal of Environmental Studies*, 18(2), 88-102.
- Munodawafa, M. and Zengeni, S. (2022). Inclusive Policies for Women with Disabilities in Zimbabwe's Tourism Sector: Gaps and Opportunities, *Journal of Disability and Policy Studies*, 34(2), 110-125. Available online: <https://doi.org/10.1177/2345678920126798>.
- Munodawafa, S. and Zengeni, T. (2022). The Role of Institutions in Supporting Women with Disabilities in Accessing Livelihood Opportunities: A Case Study in Zimbabwe, *Journal of Disability and Development*, 34(2), 121-136.
- Ndoro, T., Chikanda, A. and Mazhindu, E. (2022). Access to Education and Employment Opportunities for Women With Disabilities in Zimbabwe: Policy Challenges and Solutions, *Zimbabwe Journal of Disability Studies*, 16(1), 78-94.
- Palinkas, L.A. *et al.*, (2015). Purposeful Sampling for Qualitative Data Collection and Analysis in Mixed Method Implementation Research, *Administration and Policy in Mental Health and Mental Health Services Research*, 42(5), 533-544. available online: <https://doi.org/10.1007/s10488-013-0528-y>.

- Pillay, M., Saruchera, F. and Chivandire, J. (2023). Social Inclusion and Its Impact on Women with Disabilities in Zimbabwe: A Systematic Review, *African Journal of Social Sciences*, 12(1), 56-73.
- Pillay, S., Saruchera, D. and Chivandire, T. (2023); The Role of NGOs in Supporting Women with Disabilities in Southern Africa: A Case Study of Zimbabwe, *Disability and Development*, 14(1), Pp. 55-68. Available online: <https://doi.org/10.1080/09687599.2023.1001563>.
- Rubin, H.J. and Rubin, I.S. (2012). *Qualitative Interviewing: The Art of Hearing Data*. 3rd Edn. Thousand Oaks, CA: SAGE Publications.
- Scoones, I. (2021). *Sustainable Livelihoods and Development Strategies: Examining Resilience in the Face of Socio-Economic Challenges*. Oxford: Oxford University Press.
- Sen, A. (2019). *Development as Freedom*. Oxford: Oxford University Press.
- Spradley, J.P. (1980). *Participant Observation*. New York: Holt, Rinehart and Winston.
- Taylor, A. (2023). Disability Inclusion in the Workplace: The Intersection of Gender and Disability, *International Journal of Inclusive Education*, 27(4), 400-417. Available online: <https://doi.org/10.1080/13603116.2023.1930503>.
- Taylor, L., et al., (2023). Empowerment through Livelihoods: Exploring Sustainable Strategies for Women with Disabilities, *International Journal of Disability and Social Development*, 15(4), 98-114.
- United Nations Spotlight Initiative (2023). *Empowering Women with Disabilities through Skills Training and Microfinance in Zimbabwe: Success Stories and Challenges*. Available online: <https://www.un.org/spotlightinitiative>.