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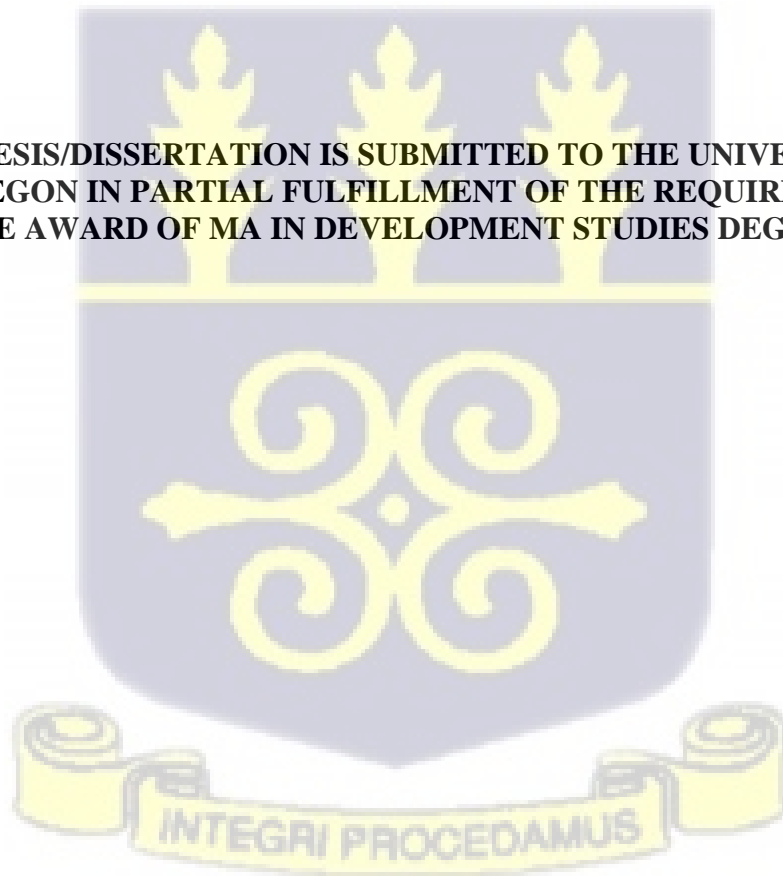
**CHANGING THE NARRATIVE: ECONOMIC PARTICIPATION OF WOMEN WITH
DISABILITY**

BY

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**THIS THESIS/DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF
GHANA, LEGON IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
THE AWARD OF MA IN DEVELOPMENT STUDIES DEGREE**

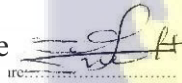


DECLARATION

DECLARATION

I, Hannah Enyonam Edor, do hereby declare that this dissertation represent the research work I conducted under the supervision of Dr. Nana Amma Asante- Poku for the award of a Master of Arts in Development Studies, and that no part of this has been presented for another degree in this University or elsewhere.

Signature

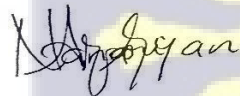


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ABSTRACT

Women with disabilities often face significant barriers to economic participation. This study addresses the critical need to understand these challenges.

This study investigates the economic participation of women with disabilities in the Ga East Municipality, Ghana, focusing on the specific obstacles they face in achieving economic independence.

A qualitative approach was employed and with a semi-structured interview guide, experiences, motivations, and aspirations related to self-employment of women with disabilities were explored.

The findings reveal that despite facing substantial obstacles, many women with disabilities in the Ga East Municipality are actively involved in self-employment, primarily within small and medium enterprises. They are driven by a strong desire for economic independence and a more fulfilling life.

This study highlights the resilience and determination of women with disabilities in the Ga East Municipality to participate in the economy despite significant challenges. Further research and policy interventions are needed to address these barriers and promote greater economic inclusion.



DEDICATION

I dedicate this work to my husband, whose unwavering support and love have been my anchor.

To my parents and sisters for their endless encouragement and belief in my dreams. And to the women with disabilities, whose strength and resilience inspire me every day.



ACKNOWLEDGEMENT

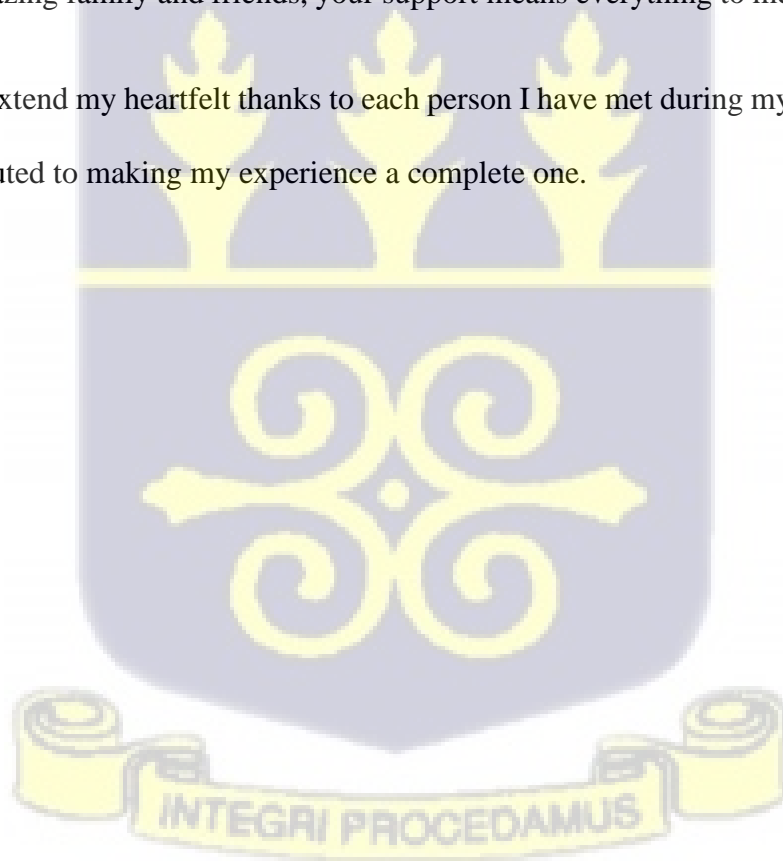
I am grateful to God for His grace which have been my strength.

I extend my sincere thanks to my supervisor, Dr. Nana Amma Asante-Poku, for her time, support, and guidance throughout this project. I am very grateful for your expertise and valuable feedback.

I also want to thank women with disabilities who volunteered their time to share their stories and experiences, making this study a reality. I owe this to you.

To my amazing family and friends, your support means everything to me. I am grateful.

Finally, I extend my heartfelt thanks to each person I have met during my study, you have all contributed to making my experience a complete one.



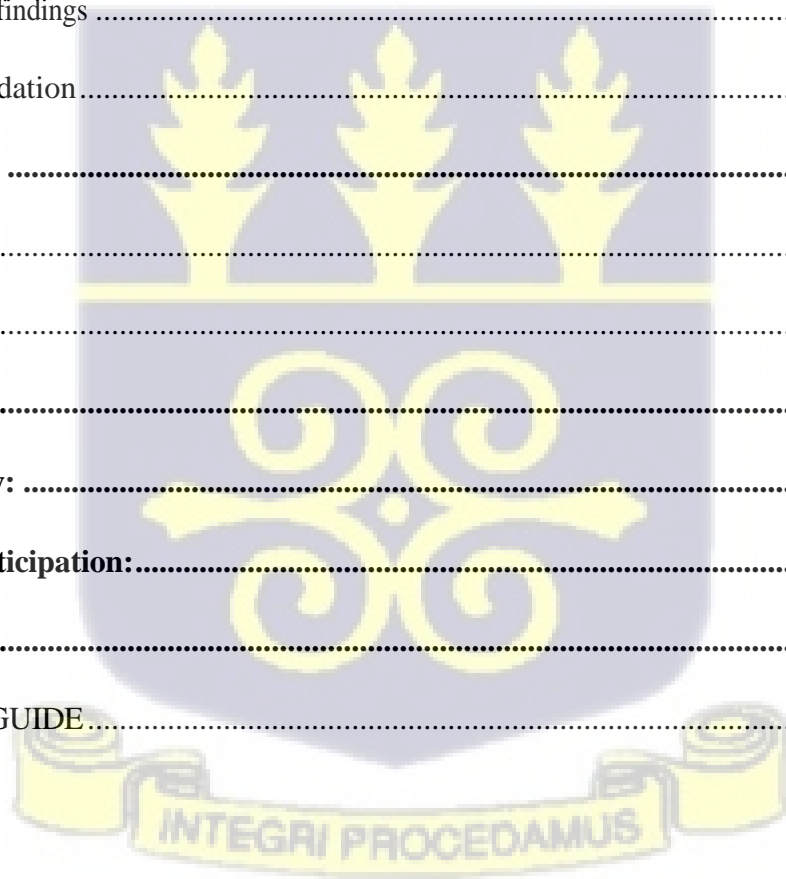
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background

Globally, approximately one billion people live with some form of disability (United Nations fact sheet on Persons with disabilities). Global estimation shows that about 1.3 billion people live with a disability, representing about 16 percent of the total world population, of which 2 to 4 percent experience severe disability (World Bank & World Health Organization, 2023). There is a higher prevalence rate of disability in developing countries, including Ghana (Naami et al., 2023).

In Ghana, the Population and Housing Census (2021) reports that approximately 8% of the 30.8 million people have some form of disability. Of these, 9.5% reside in rural areas compared to 6.5% in urban areas. Households with persons with disabilities experience higher poverty rates compared to those without disabilities. According to Asuman et al. (2020), nationally, 38.5% of households with persons with disabilities are below the national poverty line compared to 22.6% of households without individuals with disabilities. Persons with disabilities also face financial vulnerability, which can lead to increased incidence of poverty (Naami et al., 2023).

Historically, women have suffered most from economic hardships due to culture and religion. Studies in third-world countries found that the impoverishment of women was growing (Koczberski, 1998). According to Todaro and Smith (2000), women tend to be poorer than men. Similarly, women in Ghana are poorer than their male counterparts due to

the number of hours they spend on household activities largely because they spend 6.3 hours per day on domestic work compared with 4.2 hours for men (Saha, Carreras, Araujo, & Chopra, 2021). Their primary responsibility for childcare and unpaid domestic work tends to perpetuate poverty among women (Global Citizen, 2021).

At the height of the COVID-19 pandemic, socio-economic issues became more evident as women, especially those living in rural areas, faced various degrees of hardship due to indiscriminate hikes in the prices of goods and services (Gender and Human Rights Centre, 2022). Naami & Mfoafo-M'Carthy (2020) discussed how inadequate social protection, healthcare challenges, and hardship during the COVID-19 pandemic disproportionately affected Persons with Disabilities (PWDs) in Ghana, further exacerbating existing barriers they face in the job market.

Women with disabilities face employment disparities worldwide. These disparities have led to the enactment of various legal frameworks to protect the rights and dignity of all Persons with Disabilities (PWDs). These legislative documents also seek to ensure the elimination of employment disparities that PWDs encounter in the labour market. The fight against equal opportunities and labour market participation for women with disabilities is championed by both international organizations and governments around the world. Efforts by these bodies, according to Adekile (2014), are only effective in developed countries.

Ghana is a signatory to international legislation including the United Nations Convention on the Rights of Persons with Disabilities. The country has demonstrated its commitment to promoting the rights of Persons with Disabilities, including women with disabilities. The 1992 Constitution, the National Disability Policy, and the adoption of the Disability Act in 2006 show the country's unwavering determination towards inclusion of

Persons with Disabilities in mainstream society. Allocation of a percentage of the District Assembly Common Fund for Persons with Disabilities was targeted towards the economic participation of persons with disabilities, which includes women with disabilities. However, despite these efforts, the unemployment rate among women with disabilities is still high (Ephraim, Naami, & Boateng, 2023; Karimu, Mont, & Morris, 2024; Naami, 2015).

Employment is critical as society uses it as a measure of one's success. It is vital for the growth of every country economically. However, globally, several persons with disabilities disproportionately experience unemployment or underemployment (Zhou et al., 2013). Women with disabilities face significant challenges in accessing economic opportunities and participating fully in society. Persons with disabilities face a wide range of barriers that significantly affect their participation in the labour market. According to research, women with disabilities are underrepresented, and there is a global disability employment gap in developing countries, especially in sub-Saharan Africa (Ananian & Dellaferrera, 2024; Naami, 2015). Research findings emphasize that when employed, PWDs often work in vulnerable employment (Naami et al., 2023).

In recent years, the concept of intersectionality has become increasingly important in social research for understanding the complex experiences of marginalized groups. Coined by Kimberlé Crenshaw in 1989, intersectionality emphasizes how multiple social identities such as race, gender, class, and disability intersect to shape individuals' experiences of discrimination and privilege. This study employs an intersectional framework to examine the distinct challenges faced by people with disabilities, acknowledging that their experiences cannot be fully captured through a single-axis perspective.

While gender issues have gained significant attention recently, women with disabilities

often remain overlooked. Intersectionality is crucial for understanding how overlapping identities gender, disability, race, and socioeconomic status combine to create unique and compounded forms of marginalization (Bjørnshagen et al., 2023). Specifically, for women with disabilities, the interplay of gendered expectations and ableism influences their access to resources, social inclusion, and economic opportunities in ways that differ from men with disabilities or non-disabled women (Purple Goat Agency, 2023; UNV, 2023).

Recognizing these intersecting identities is vital for addressing the complex barriers women with disabilities face and for developing inclusive policies tailored to their needs. Understanding the global prevalence of disability further highlights the scale of this issue and underscores the urgency of reshaping narratives around the economic participation of women with disabilities, particularly in contexts like Ghana.

1.2 Problem Statement

Persons with disabilities constitute the world's largest minority group, with the World Bank estimating that between 10% and 15% of the global population live with some form of disability (Morley & Croft, 2011; World Health Organization, 2010). Women worldwide experience disadvantages due to gender, and for women with disabilities, this marginalization is compounded, resulting in a "double disadvantage" of gender and disability (Braunmiller & Dry, 2022; Khum, 2019; Naami et al., 2012).

The inability of women with disabilities to participate fully in economic growth increases their vulnerability and perpetuates exclusion. Studies have consistently highlighted persistent disparities in employment opportunities for women with disabilities, who face multiple layers of exclusion and discrimination (Garbarino & Asuni, 2021). Women with disabilities encounter significant challenges in their daily lives, including social stigma and structural barriers that limit their labour market participation. Discrimination, stereotypes,

limited access to education, and inadequate vocational skills training are among the main obstacles they face (Gupta, Sukhai, & Wittich, 2022; Naami, 2015). These barriers severely restrict their economic participation, compounded by intersecting factors such as sexism, ableism, and socio-economic marginalization, which collectively hinder their ability to engage in income-generating activities and contribute meaningfully to the economy.

Despite initiatives like the HerStart program, which seeks to provide entrepreneurship skills and resources to women with disabilities, broader economic inclusion remains elusive. Women's economic participation is critical to achieving the Sustainable Development Goals, as mainstreaming persons with disabilities in economic activities empowers women to become economically self-supporting. However, the economic participation of women with disabilities remains largely overlooked.

Considerable research has been conducted on women's economic participation in Ghana, yet there is a notable gap regarding women with disabilities. Disability culture is a positive collective identity and social movement affirming life with disability (Hopson, 2019). Disability culture in Ghana is still in its early stages, as highlighted by Tuakli-Wosornu and Haig (2014). In Ghana, it is in its early stages because of entrenched cultural beliefs that associate disability with spiritual punishment or evil, leading to stigma and exclusion (Amenyedzi, 2022; Salia 2024). More recent studies by Grischow and Mfoafo-M'Carthy (2019), Ocran (2022), and Bomfeh et al. (2025) provide insights into the evolving disability culture in Ghana, pointing to ongoing challenges related to stigma, cultural perceptions, and social inclusion. This study aims to address these gaps by examining the strengths and weaknesses of women with disabilities in Ghana, shedding light on their economic participation and informing strategies to enhance their inclusion in the economy.

By exploring factors that affect the sustainability and entrepreneurial endeavours of

women with disabilities, this research seeks to provide insights into strategies for enhancing economic resilience, particularly for women who are beneficiaries of the District Assembly Common Fund. Hence, this study aims to explore and develop a comprehensive understanding of the level of economic participation of women with disabilities and to make actionable recommendations for the government and other stakeholders to advance their economic inclusion in Ghana.

1.3 Research Objectives

Generally, this study seeks to understand the experiences of women with disability in terms of their labor market participation in the Ga East Municipality in Greater Accra. Some major characteristics of the municipality include its diverse population and growing economic activity. However, there is limited information on the labour market participation of women with disability.

Specifically, this research seeks to,

1. To assess the extent of participation of women with disabilities in income-generating activities in Ga East Municipality.
2. To identify and analyze the key barriers and facilitators affecting economic participation among women with disabilities in Ga East Municipality.
3. To evaluate the factors contributing to the sustainability of businesses owned by women with disabilities in Ga East Municipality.

1.4 Research Questions

1. What is the level of participation of women with disabilities in income-generating activities in Ga East Municipality?

2. What are the barriers that hinder economic participation for women with disabilities in Ga East Municipality?
3. What are the factors that contribute to the sustainability of businesses owned by women with disabilities in Ga East Municipality?

1.5 Significance of Study

The study on the economic participation of women with disability holds significant implications for its potential to contribute to knowledge, policy development and social change. It will support the need for disaggregated data by sex and gender to enable policymakers understand the scope of challenges and tailor interventions effectively. By using qualitative method, this research will generate insight into the barriers and outcomes of the economic participation of women with disability. The evidence from the research can provide support for the development of evidence-based policies and interventions aimed at improving the economic inclusion of women with disabilities.

1.6 Definition of terms

- **Disability**

According to the International Classification of Functioning, Disability and Health (ICF, 2001) Disability arises from the interaction between individuals with a health condition, such as cerebral palsy, down syndrome and depression, and a wide gamut of factors including negative attitudes, inaccessible transportation and public buildings, and limited social support. Additionally, The Disability Act of Ghana, 2006, Act 715, defines a person with disability as “an individual with a physical, mental, sensory impairment including visual, hearing or speech functional disability which gives rise to physical, cultural, or social barriers that substantially limit one or more of the major life activities of that individual.”

- **Economic participation**

In the context of this study, economic participation of women with disability encompasses the active involvement of women with disability in economic endeavors such as entrepreneurship ventures to generate income. Broadly, economic participation denotes an individual's engagement in work and the financial returns derived from such participation.

- **Sustainability**

The United Nation defined sustainability as “meeting the needs of the present without compromising the ability of future generations to meet their own needs” (UN, 2023). Although this definition could be traced from United Nations Brundtland Commission, 1987, it has become a core definition since 2015 for the Sustainable Development Goals. In terms of the economic participation of women with disability, sustainability refers to resilience demonstrated by women with disability to ensure continuity of their economic activities by creating long-term economic development that is equitable and can be sustained over time.

1.7 Limitations of the Study

A unique feature of qualitative study is its potential of providing detailed information of a phenomenon. The sample size for the study is relatively small, which limits the degree to which the findings of the study would be generalized. Further research should therefore explore quantitative methods to replicate the findings with a large sample size thereby ensuring that the sample is representative of the target population and ensuring generalization of the findings.

1.8 Organization of the Study

The study would be organized in five chapters. The first chapter captures the background of the study, problem statement, the objective of the study, research question, significance of the study, limitation and organization of the study. In the second chapter, various literature on disability and labour market participation would be reviewed and organized under themes in terms of women with disability and their labour market participation. The chapter will also include the theoretical framework. Chapter three will consider the methodology including research method, study area, map of the study area, population and sample, sampling procedure, method of data collection, and ethical consideration. The fourth chapter will be on data analysis, discussion of findings and finally, chapter five will consider the summary, conclusion, and policy recommendations.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The purpose and scope of this literature review are to synthesize and examine existing literature on the economic participation of women with disability. In this chapter, literature on the concept of disability, gender and entrepreneurship/economic empowerment would be explored. Specifically, the review would be structured into three main thematic sections; Disability and Labor Market Participation; Gender and Disability Intersectionality; Economic Empowerment of Women with Disabilities in Ghana. This would be augmented by a review of methodological approaches to studying gender, disability, and entrepreneurship. The chapter will also engage the theoretical framework which underpins this research. A special focus will be given to peer-reviewed articles in Africa because of their ability to provide a contextual background to understanding the economic participation of women entrepreneurs with disability within the Ga East Municipality in Ghana.

2.1 Overview of gender, disability, and entrepreneurship/economic empowerment

2.1.1 Gender

Gender is a social construct shaped by cultural and societal norms which is characterized by assigned roles and responsibilities which are learned and have led to the

subordination of women (WHO, 2015). Similarly, West and Zimmerman (1987, p.126) define gender as a “complex and socially guided perceptual, interactional and micropolitical activities that cast particular pursuits as expressions of masculine and feminine nature”. The authors argue that gender is a social construct because it is created through human interactions. Hence, gender requires that one behaves in a socially accepted manner as masculine or feminine. For instance, it is socially right for a woman to be emotionally expressive, however, men are expected to be stoic. Gender, therefore, becomes the basis of discrimination in society and the perpetuation of gender-based stereotypes. In traditional Ghanaian society, gender stereotypes play a significant role in shaping the division of labor, where men are typically seen as breadwinners and women are expected to manage domestic duties, including childcare (Wadei et al., 2019). This ideology is reinforced by socialization processes that empower men to pursue higher education while relegating women to household chores. The impact of these stereotypes is profound, as they limit women's access to economic opportunities and contribute to their economic marginalization. Consequently, women are more likely to experience poverty due to their primary responsibility for unpaid domestic work, a phenomenon that has been observed in many developing countries.

As a result, women's responsibility of childcare and unpaid domestic work tends to perpetuate poverty among women, consequently leading to the feminization of poverty. Studies in third world countries found that the impoverishment of women was growing (Koczberski, 1998). However, recent trends indicate that more women are entering the labor market, leading to changes in these roles (Wadei et al., 2019). Despite this shift, gender disparities persist in Ghana affects access to healthcare, education, income, and household decision making (Akortia & Anum, 2015).

society. According to Parpart et. al (2000), between the 1950s and 1960s when countries gained independence from colonial rule, women played a significant role as they participated in the independence movements with the belief that they had to be part of the process of building their new nation. It was also recorded that Margaret Kenyatta led East African women in the 1960s to adopt strategies for reaching their goals as women (Ngunjiri et al, 2010). The United Nations (UN) also played a significant role in the emergence of women movements through the establishment of the Commission on the Status of Women (CSW). Women's movement generally played a pivotal role in raising awareness on gender inequalities. Hence the emergence of women movement has been instrumental in challenging gender norms and shaping policies geared towards gender equality.

2.1.2 The concept of disability

The concept of disability is difficult to define and from relevant literature, it is evident that disability has no agreed definition universally (Council of Europe, n.d). This is because, disability is multidimension encompassing social and medical perspectives and complexities associated with its interpretation within cultures. In the Ghanaian society, disability according to Avoke (2002) is seen as an individual problem and not a social problem. Due to the strong belief in superstition, disability is associated with witchcraft, non-adherence to taboos and evil spirits in the Ghanaian society which results in the use of derogatory labels to describe individuals with disability (Agbenyega, 2003). Culture therefore influences how persons with disabilities are perceived. According to Michailakis (2003), understanding of disability has been subject to both theoretical and practical debate. The United Nations Convention on the Rights of Persons with Disability (CRPD) recognized that disability is “an evolving term. This means the definition of disability has evolved from the physical or medical point of view,

— to encompass a more holistic and comprehensive concept that includes physical, social, economic, and political context. The World Health Organization’s International Classification of Functioning Health and Disability (ICF) provides a conceptual framework for understanding disability. Disability is therefore defined as an interplay between a person’s health conditions and other contextual factors including personal and environmental influence that influence the person’s life. (WHO,2020).

In section 59, of the Disability Act of Ghana (Act, 715), a person with disability is defined as “an individual with a physical, mental, or sensory impairment including a visual, hearing or speech functional disability which gives rise to physical, cultural or social barriers that substantially limits one or more of the major life activities of that individual”. Disability is caused by several factors. While people are born with a disability others acquire it later in life due to injury or by having some underlying chronic health conditions (Krahn, Walker, & Correa-De- Araujo, 2015). Again, advancement in age also predisposes people to functional decline which can cause disability. Older adults may have difficulty with hearing, seeing, walking, and climbing stairs (Sruthi, 2021; WHO 2021). The most common causes of disability are pain, anxiety and depression (National Centre for Complementary Integrative Health [NCCIH], 2012) Physical, sensory, intellectual and learning disabilities are the broad categories of disabilities (WHO, 2021). The types of disability include visual impairment, hearing impairment, amputation, cerebral palsy, down syndrome, autism spectrum disorder among several others. As of 2021, Ghana’s disability prevalence is estimated to be 8% of the population, which amounts to approximately 2.1 million people (Ghana Statistical Service, 2021). This overall figure, derived from the 2021 Population and Housing Census, provides a national overview of the number of people living with disabilities in the country. However, these data also indicate considerable variations when disaggregated by gender, area of

residence, and age. For example, women with disabilities represent 8.8% of the population compared to 6.7% for men (Ghana Statistical Service, 2021). In addition, the data show that disability prevalence is not uniform across the country; rural areas report a higher prevalence of 9.5% compared to 6.5% in urban areas (Ghana Statistical Service, 2021).

Generally, people with disabilities face different forms of discrimination at various levels, which affect their way of life (Pawłowska-cyprysiak & Konarska, 2015). From their participation in social events and gatherings to their participation in economic activities, it is observed that their disability significantly affects the way they live their lives. While persons with disabilities face discrimination because of their disability, women with disability face twice as much discrimination as faced by men; based on their disability on the one hand and based on their gender on the other hand. This is why women with disability are the most vulnerable in terms of gendered discrimination. Current research has shown that one in every five women around the world are excluded from fully participating in social, family, and work life (Braunmiller & Dry, 2022). While it is true that the level of discrimination faced by persons with disability depends largely on their type of disability, there is evidence to show the impact of these various forms and degrees of discrimination on persons with disability, especially women (Pawłowska-cyprysiak & Konarska, 2015).

Several studies have emphasized the persistence and the level of disparity in employment opportunities for women with disability. Women with disability face multiple exclusions (Garbarino & Asuni, 2021). According to Naami et al. (2012), Persons with disability in Ghanaian societies struggle with poverty and ableism. Ghanaian women face significant challenges in their everyday routine. Women around the world are making strides to change the narrative by getting out of their domestically ascribed roles as homemakers and are forced to combine their work at home as mothers and wives with their jobs outside the

home. Women all over the world experience disadvantages due to gender. Persons with disabilities face a wide range of barriers which significantly affect their participation in the labour market. According to research, women with disability are underrepresented and there is a global disability employment gap in developing countries especially in sub-Saharan Africa.

Cultural and religious norms have played a significant role in shaping societal attitudes toward women with disabilities, often reinforcing their marginalization. In many developing countries, traditional beliefs and practices perpetuate gender inequalities by restricting women's autonomy and economic participation. For example, in some South Asian and African cultures, women are expected to prioritize domestic roles over education and employment, limiting their opportunities for economic empowerment (Moghadam, 2005). These norms are deeply ingrained and often justified through cultural or religious narratives.

Religious interpretations have also contributed to the marginalization of women and women with disabilities. In some Christian and Islamic traditions, disability is viewed as a punishment or test of faith, leading to stigma and exclusion. For instance, certain interpretations of the Bible associate disability with sin or divine punishment, while some Islamic teachings emphasize charity over empowerment for people with disabilities (Includovate, 2024). These narratives often result in the segregation of women with disabilities from mainstream society, denying them access to education, employment, and social participation.

Cultural norms around gender and disability intersect to create unique challenges for women with disabilities. In many societies, women with disabilities are perceived as doubly disadvantaged because of their gender and disability. This dual discrimination often results in

their exclusion from economic opportunities and social support systems. For example, in parts of Africa, women with disabilities are sometimes subjected to harmful rituals or are ostracized due to beliefs that their condition is caused by witchcraft or ancestral wrongdoing (Mind.org, 2025). These practices reinforce their marginalization and limit their ability to participate in society.

Efforts to address these challenges must consider the cultural and religious contexts in which they occur. For instance, engaging religious leaders and community elders in advocacy for disability rights can help shift societal attitudes and promote inclusion. Education campaigns that challenge harmful stereotypes and highlight the capabilities of women with disabilities can also foster greater acceptance and support (UN, 2019). By addressing the cultural and religious roots of marginalization, societies can create more inclusive environments for women and women with disabilities.

International organizations and NGOs have played a vital role in challenging harmful cultural and religious norms. For example, the United Nations' Sustainable Development Goals (SDGs) emphasize the importance of gender equality and disability inclusion, providing a framework for global action (UN, 2019). Similarly, grassroots organizations in developing countries have worked to empower women and women with disabilities through education, advocacy, and economic initiatives. These efforts have shown promising results, but much work remains to be done.

2.1.3 Models of Disability

Several models exist that provide frameworks for conceptualizing disability. The social and medical models are the common models of disability. These models offer

distinct frameworks for understanding disability. As the name implies, the medical model of disability provides a framework for understanding disability from a medical point of view. This model has contributed significantly to the advancement in medical intervention for disability. This model has been in existence since 1800s and attributed disability solely to health conditions that need to be treated medically. According to Zaks (2023) “medical care for disabled people has focused on making the bodies and brains of disabled people conform as closely as possible to society’s idea of a normal person”. Although the medical model has provided a diagnostic framework and treatment to improve functional capabilities of individuals with disabilities, the model has been criticized on the basis that it overlooked other factors such as social and environmental barriers that cause disability (Brisenden, 1986).

In contrast, the social model of disability offered a social explanation to disability. According to Goering (2015) disability is understood as social barriers rather than individual impairments. The social model also recognizes how disability interacts with other forms of identities like gender which is also socially constructed. According to Oliver (1990), disability has nothing to do with the body and ‘impairment is, in fact, nothing less than a description of the physical body’. Functional limitations are not just physical but society places limitations on the individual. Hence disability results from attitudinal, environmental, and institutional barriers. Lack of disability friendly infrastructure, stereotypes, discrimination in education, employment, are some societal limitations that disable individuals throughout the life course. The social model advocates for services and opportunities to be equally accessible to everyone regardless of their status. However, it overlooked situations where people that have chronic illness, the sick and those who are bedridden (sociability, 2024).

2.2. Economic Empowerment and Entrepreneurship of Women with Disabilities

The economic hardships faced by women in developing countries have evolved over centuries, shaped by historical, social, and economic factors. In pre-colonial societies, women often played central roles in agriculture and trade, but colonial rule disrupted these systems, imposing patriarchal structures that marginalized women. Colonial policies prioritized male labour and excluded women from land ownership and formal economic participation, relegating them to unpaid domestic and subsistence work (Boserup, 1970). This historical legacy continues to influence gender inequalities in many developing countries today.

The post-independence era saw some progress in women's rights, but economic policies often failed to address systemic gender disparities. Structural adjustment programs in the 1980s and 1990s, for example, disproportionately affected women by reducing public spending on healthcare, education, and social services. Women, who are often primary caregivers, bore the brunt of these cuts, further limiting their economic opportunities (Elson, 1991). These policies entrenched poverty and inequality, particularly in rural areas where women's labour remains undervalued and underpaid.

Globalization and economic liberalization in the late 20th century created new opportunities for women in sectors like manufacturing and services. However, these opportunities often came at a cost. Women in export-oriented industries, such as garment factories in Bangladesh and electronics assembly plants in Mexico, frequently faced exploitative working conditions, low wages, and gender-based violence (Pearson, 2007). While these jobs provided some economic independence, they rarely offered long-term security or upward mobility.

More recently, the COVID-19 pandemic further exacerbated economic hardships for

women in developing countries. Lockdowns and economic downturns disproportionately affected women, who were more likely to lose jobs in informal sectors and take on increased caregiving responsibilities (UN Women, 2020). School closures and reduced access to healthcare also placed additional burdens on women, limiting their ability to participate in the labour force. These challenges highlight the fragility of women's economic gains in the face of global crises.

Despite these obstacles, women in developing countries have demonstrated resilience and resourcefulness. Grassroots movements and women's organizations have played a crucial role in advocating gender equality and economic empowerment. For example, microfinance initiatives in South Asia and Africa have enabled women to start small businesses and gain financial independence (Kabeer, 2005). However, these efforts are often insufficient for addressing the structural barriers that perpetuate women's economic marginalization.

Empowerment encapsulates improving the spiritual, political, social, educational, gender-related, or economic capacity of individuals and communities, and economic empowerment, in particular, entails strengthening an individual who was previously disadvantaged, translating into economic gains into profitable ventures (Ediagbonya, 2013). Kabeer (1999) asserts that empowerment is about giving people the opportunity to make important decisions. The goal of empowerment is to primarily give people the autonomy to direct the course of their lives. James Midgley, in his work on social development, emphasized economic empowerment through enterprise perspectives. The author points out the role of the market as a vehicle for achieving positive change. It is also believed that market participation through economic empowerment will enhance responsibility, ambitions, and entrepreneurship among communities or individuals who were denied opportunities (Midgley, 2014).

In a study by the Canadian Survey on Disability (CSD), it was observed that a great number of

persons with disability, both men and women alike, had no academic certificates (Burlock, 2017), which means that their chances of being employed in the formal sector is significantly hindered. Thus, many persons with disabilities resort to entrepreneurship and self-employment (Martinelli & Mersland, 2010). This is particularly true because self-employment allows them to work on their own terms and at their convenience in the face of working environments that are not designed to accommodate their unique needs. However, the number of persons with disabilities actively working in the labour force is inversely proportional to the severity of their disability (Burlock, 2017). Also, it is important to note that women with disability have a higher tendency to require adjustment to workplace environments to accommodate their condition. Without it, they are left with the options of self-employment or depending heavily on social interventions that help persons with disability.

Existing research has provided insight into the economic participation of women with disabilities. Barriers such as discrimination, inaccessible environments, and economic barriers hinder labour market participation of women with disabilities (Adjei-Amoako, 2014; European Commission, 2009; Pinilla-Roncancio & Alkire, 2017; Shirin, 2009). Research in Northern Ghana, for example, shows that many persons with disabilities are unemployed and women are disproportionately affected because of discrimination and limited job opportunities (Opoku et al., 2015; Naami & Hayashi, 2018). Beyond the barriers to the economic participation of women with disability, a critical gap persists regarding understanding the interplay between broader systemic and environmental factors that influence economic participation of women with disability in Ga East Municipality. Additionally, studies like Opoku et al. (2017a) focus on individual resilience but do not fully address broader systemic factors that create the need for resilience. Again, policies on disability inclusion continue to face gaps in its implementation.

This study therefore addresses this gap by exploring the lived experiences of women with disabilities in terms of their labour market participation focusing on Ga East Municipality by exploring challenges and facilitators in this local context. The study also aims to compare findings with previous research conducted in northern Ghana. By so doing, specific barriers in these distinct contexts will help inform policy recommendations and practical solutions to economic empowerment of women with disability across Ghana. The comparative approach will enable policymakers to tailor interventions equitably to address the rural-urban disparities rather than simply striving for equality.

2.3 Intersectionality of Gender and Disability in Economic Participation

Intersectionality, a concept introduced by Kimberlé Crenshaw (1989), provides a vital framework for understanding the complex and overlapping systems of identity and social inequality. Crenshaw argued that traditional frameworks often fail to capture the experiences of individuals who belong to multiple marginalized groups simultaneously, resulting in inadequate policy responses that overlook their specific needs.

Recent scholarship increasingly applies intersectional analysis to disability studies, revealing how intersecting identities intensify social challenges. For example, women with disabilities face unique barriers distinct from those encountered by men with disabilities or non-disabled women (Wickenden, 2023; Kaplan & Celik, 2023). Intersectionality highlights the compounded stigma, discrimination, and exclusion experienced by individuals at these intersections, informing more sensitive and effective interventions (Wickenden, 2023; Office of Diversity & Human Rights, 2023).

Research shows that the intersection of disability and gender reflects deeply ingrained

biases that perpetuate inequality and marginalization (Mohamed & Shefer, 2015). Women with disabilities experience compounded disadvantages throughout their life course, facing barriers related to both gender and disability (Moodley & Graham, 2015; Naami et al., 2012). Shinall (2017) emphasizes how societal perceptions, and entrenched biases expose women with disabilities to greater challenges, including stigmatization and limited economic opportunities.

In employment, women with disabilities are often relegated to low-paying jobs and subjected to derogatory stereotypes, such as being labelled “cripple witch” or “a dumb slut” (Moodley & Graham, 2015; Shinall, 2017). These experiences contribute to disparities in education, income, and employment prospects. Brown and Moloney (2018) further demonstrate that workplace disadvantages disproportionately affect women with disabilities compared to men with disabilities and non-disabled individuals, exacerbating economic and psychological burdens.

Gender roles, deeply embedded in cultural and societal norms, shape women’s access to economic opportunities. In many developing countries, traditional roles assign caregiving and household responsibilities to women, limiting their participation in formal economies and perpetuating economic dependence on men (World Bank, 2012). This dynamic is especially pronounced in rural areas, where women’s unpaid agricultural and informal labour is undervalued and excluded from national economic indicators (FAO, 2011).

For women with disabilities, these gender roles compound barriers to economic participation. They are often excluded from caregiving roles and denied education and employment opportunities due to assumptions about their capabilities. In some cultures, women with disabilities are perceived as unfit for marriage or work, which relegates them to dependency and poverty (WHO, 2011). These intersecting barriers create a cycle of exclusion that is difficult to break.

Addressing these challenges requires multifaceted approaches that challenge traditional gender roles and promote gender equality. Policies supporting women's economic empowerment—such as affordable childcare, parental leave, and flexible work arrangements—can help balance work and family responsibilities (ILO, 2019). Gender-sensitive education and vocational training programs, like those in India, have successfully empowered marginalized women to enter the workforce (Kabeer, 2005). Additionally, promoting girls' education in STEM fields helps break down stereotypes and expands economic opportunities (UNESCO, 2018).

Ultimately, transforming gender roles demands a cultural shift that values women's contributions and potential. Engaging men and boys as allies and challenging harmful norms at the community level are essential steps. Creating an enabling environment for women with disabilities to fully participate in the economy will unlock their potential and contribute to sustainable development.

2.4 Labour Market Participation: Barriers and Facilitators for Women with Disabilities

In sub-Saharan Africa, women contribute approximately 80% of food production (Derera et al, 2020). This translates into women contributing to more than one-third of household income in Africa (Chirwa, 2008; Derera et al, 2020). This is why labour market participation of women is believed to lead to economic stability. According to Stumbitz et al (2017) when there is increased participation of women in paid employment, it translates into better income and wellbeing. This suggests that labour market participation of women potentially paves way for improved standard of living and better access to healthcare and other essential services.

Women's participation in economic activities does not only contribute to family

growth, but also contributes greatly to poverty alleviation and is a pathway to sustainable

development. Hence, according to Abdi (2019), when more women are empowered to work, third world economics experience better economic growth.

The participation of persons with disability, and particularly women with disability, in employment and the labour market show similarities in both developed countries and developing countries. Research shows that, generally, women on a full-time job have a significantly lower salary than men working the same jobs. This corroborates the assertion that there are more unemployed women than men. And so, based on gender, women are disadvantaged (Kim et al., 2019).

Furthermore, women with disability face more financial exclusion than their men counterparts. This is why women with disability generally have lower incomes as compared to women without disabilities or men in general (Burlock, 2017). Gobezie

(2020) points out in their study that people who live with disabilities are often excluded from enjoying social resources as well as other forms of discrimination that discourage them from actively participating in programs and interventions that would make their lives better, especially when these opportunities are open to all people with or without disabilities. In the study, Gobezie (2020) observed that certain financial service providers in Ethiopia maintained policies that prevented persons with disabilities from accessing financial services or loan facilities that would be used to engage in a business venture. This assertion is corroborated in a study by Martinelli and Mersland (2010) in which they point out that once financial service providers fail to make credit facilities available to people with disabilities, they have, in essence, failed to provide the necessary resources to a group of people who are the poorest and the most marginalized in society. This action or inaction lends credence to the popular belief held by financial service providers in Africa that persons with disabilities are a high-risk group as far as credit is concerned.

Furthermore, the study posits that one sure way of boosting the confidence of persons with disabilities and enhancing their self-image is to give them access to credit facilities or increase their accumulated savings.

In a study by Meyer and Mok (2014) to examine the well-being of women living with disability, it was observed that although the disability of women has a negative impact on their labour market participation, it does not significantly affect their family income as much as it does in the case of men living with disabilities. However, the study showed that women with disability face a significant risk of marriage dissolution if they become disabled after their marriage. This is because husbands of disabled women must spend more time attending to the house and spending more time with their disabled wives as a show of love and care while at the same time working to provide for the family.

There are several barriers faced by persons with disabilities in their quest to achieve financial inclusion. According to (Martinelli & Mersland, 2010), some persons with disabilities have a poor self-image which hinders them from accessing facilities from financial service providers; other persons with disabilities are hindered by other members in the same group or association for whom the opportunity has come; workers within financial institutions sometimes also become a barrier preventing persons with disability from accessing facilities; the nature of operations of the financial institutions is another barrier; and finally, lack of the right information and guidance can become a barrier for these persons with disability from accessing financial services.

A study to understand how financial institutions' staff appreciate the conditions of persons with disability and how to transact business with them on a personal and professional basis Gupta (2014) observes that while staff of microfinance companies consider persons with disabilities as posing no significant threat or risk to the loans they

acquire, they suggest that a great way to provide support or assistance to persons with disabilities should be alms or handouts rather than loans. This view shows clearly the intersection of professional opinions with societal norms, and the subsequent domination of societal construct over professional opinion by the workers of financial institutions in India. This indicates that persons living with disabilities are often denied access to financial services, especially loans, not because they are not credit-worthy but because society believes that such persons are better off living off handouts rather than getting involved in economic activities that will earn them income.

Analyzing a cross-section of secondary data from the Australian Bureau of Statistics Survey of Disability, Ageing and Carers (Kavanagh et al., 2013) estimated the number of women and men from age 26 to age 65 who were living in poor economic conditions in Australia. The study found that persons living with disabilities in Australia between 1998 and 2009 had little or no form of education and hence were not in the kind of employment that would give them medium to high level earnings. In fact, persons with disability in Australia were subjected to many different forms of discriminations and unfair treatment. The research found that women with slight disabilities suffered more discrimination than men with similar disabilities. There were not many differences between the kind of discrimination faced by men and women suffering from serious disabilities.

Doe and Kimpson (1999) examined the impact of the Canada Pension Plan (CPP) benefits on persons with disability, with a special focus on women with disability in Canada. The research gathered qualitative data from focused group discussions while leveraging on secondary quantitative data available to uncover the inefficiencies of the Canada Pension Plan (CPP) and its impacts on women living with disability in Canada. The study revealed that instead of encouraging persons with disability, especially women with

disability to strive towards becoming employable while still enjoying benefits from the CPP, they are rather forced to choose between the CPP benefit and gainful employment as the plan does not accommodate persons who are engaged in any form of gainful employment. Additionally, because women engage more often in part-time work or volunteerism, their wages are far lower than men, which consequently culminates into very meagre pensions if they qualify for pensions at all. Hence, women do not often get the kind of financial empowerment that makes them able to live life fully. The study, therefore, suggests that men and women with disability alike should be allowed to return to active work so far as they have the capacity, while at the same time maintaining their status on the Canada Pension Plan benefits.

2.5 Methodological Approaches to Studying Gender, Disability, and Entrepreneurship

The study will employ a qualitative approach involving 10 women entrepreneurs with disability in Ga East Municipality. Through in-depth face-to-face interviews and observation, their views on economic participation will be solicited including their unique challenges in the entrepreneurial journey.

2.5.0 Theoretical Framework

Every academic research must be properly situated in a theory. A theory explains a phenomenon. The theoretical framework will serve as a lens to guide the study. Therefore, this part of the study examines the theories underlying the issues being considered in this research are the Critical Disability Theory (CDT) and the Social Model of Disability.

2.5.1 Critical Disability Theory

The Critical Disability Theory, as propounded by David Hosking, belongs to the family of critical theories that emerged as early as the 1930s presenting counter arguments against what was then referred to as traditional theory (Hosking, 2008). Unlike traditional theories, critical theories historically have proven to effectively explain the societies in which we live and provided adequate standards that apply to all persons of different identities with the intention of achieving freedom for all (Sztobryn-Giercuskiewicz,2020).With disability as its central focus, Critical Disability Theory picks up from here and juxtaposes the norms of our societies and how those norms apply to persons with disability. This theory consists of seven thematic areas: models of disability, multidimensionality, value for diversity, rights, voices of disability, language and transformative politics.

Models of Disability

This part of Critical Disability Theory concerns itself with properly defining what qualifies as disability in the most appropriate way. The medical model is the most common model for understanding the disabilities of persons with disabilities. And it explains disability as an impairment that is caused by medical conditions. However, the critical disability model explains disability as a socially constructed phenomenon that hinders the abilities of persons with disabilities from functioning in the same ways as persons without disabilities.

Multidimensionality

Critical Disability Theory accommodates persons with disabilities as persons who belong to different social structures yet belong to different social classifications. This theoretical framework acknowledges that persons with disabilities are not solely defined by

their impairments but are also influenced by other social categories such as gender, race, and class. For instance, a woman with a physical disability in Ghana faces multiple barriers to economic participation, experiencing sexism, ableism, and socio-economic marginalization due to limited access to education and resources. This intersection of challenges illustrates the multidimensional nature of disability, where societal norms and structures create multiple axes of subordination. Furthermore, CDT highlights that disability is socially constructed, varying across cultures and historical contexts. In some African societies, certain impairments are viewed as spiritual or moral issues, while in Western societies, they are often seen as medical conditions requiring intervention. Additionally, CDT critiques structural barriers that limit economic opportunities for individuals with disabilities, such as inaccessible infrastructure and lack of support services. It advocates changes in social policies and environments to ensure equal access to economic opportunities for all individuals, regardless of their abilities.

Value for Diversity

This pertains to acknowledging the differences that exist between and among different groups of people and making provisions to accommodate their differences. For persons with disabilities, Critical Disability Theory embraces their differences and encourages equality within their differences.

Rights

Rights of persons with disabilities are central to the Critical Disability Theory, in that it is the basis for advancing the equal aspirations of persons with disability and for integrating them into society by taking cognizance of their diversity.

Voice

The Critical Disability Theory ensures that there is room for the voices of persons with disability to be heard. The theory makes provision for persons with a disability to share their stories from a disability perspective. This way, persons without disability do not err in telling the stories of persons with disability from their perspectives.

Language

Language is another theme within the Critical Disability Theory framework that ensures labelled in a society. It gives them the chance to determine the perceptions that others have of them based on the choice of language they adopt.

Transformative Politics

Finally, Critical Disability Theory is about ensuring that persons with disability are emancipated from the struggles they are going through by active participation in social and communal endeavours. Critical Disability Theory (CDT) offers an explanation to disability by highlighting its intersectional nature and the role of societal structures in shaping experiences of disability. It emphasizes that individuals with disabilities are not solely defined by their impairments but are influenced by a complex interplay of social categories such as gender, race, and class. CDT criticizes the social construction of disability, arguing that it is not an inherent trait but is shaped by cultural norms and expectations. Furthermore, it advocates for inclusive policies and practices that value diversity and challenge traditional norms of normalcy and ability. The following discussion will explore how the Social Model of Disability can be applied to address the economic participation of women with disabilities in Ghana, highlighting its potential to inform policies and interventions that support their

economic empowerment.

2.5.2 The Social Model of Disability

Oliver (1996) challenged the existing medical model from a social perspective. The social model of disability posits that 'It is society which disables physically impaired people. Disability is something imposed on top of our impairment by the way we are unnecessarily isolated and excluded from full participation in society'. According to the social model of disability, disability is socially constructed and not a medical or pathological issue. According to Oliver (1990), disability has nothing to do with the body and 'impairment is, in fact, nothing less than a description of the physical body'. Functional limitations are not just physical but society places limitations on the individual. Hence disability results from attitudinal, environmental, and institutional barriers.

Some barriers society creates include buildings and vehicles that are not disability friendly making these facilities not accessible for persons with disabilities. Societal limitations based on stereotypes or prejudice, also disable people from having equal opportunities to be part of society hence no sense of 'we feeling' for individuals with disability. Negative attitudes towards persons with disabilities will eventually stop persons with disabilities from having equal opportunities. Similarly, the Union of Physical Impaired Against Segregation (UPIAS) argued that impairment is not disability, however, it is the social and economic structures that disable and oppress impaired people by excluding them from social space.

Environmental barriers

Environmental barriers are physical and systemic obstacles that exclude individuals with

disabilities from fully participating in society. These barriers arise when environments are designed without considering the needs of people with disabilities. For instance, buildings without ramps or elevators, lack of Braille materials, and insufficient sign language interpreters create significant hurdles. The way society operates can also be a barrier; for example, inaccessible digital platforms or lack of accommodations in public spaces can limit participation. The Social Model of Disability emphasizes that individuals are not disabled by their impairments but by these environmental barriers. A visually impaired person is not disabled by their vision loss but by the absence of Braille materials or accessible digital interfaces. the lack of accessible infrastructure such as ramps or elevators in buildings.

Similarly, a wheelchair user is not disabled by paralysis and addressing these barriers, societies can work towards creating inclusive environments that enable individuals with disabilities to participate fully and equally.

Attitudinal barriers

Attitudinal barriers refer to the overt behaviors and actions of individuals towards persons with disabilities, often rooted in stereotypical ideas and misconceptions about disability. These barriers manifest as discriminatory practices and negative attitudes that affect how people with disabilities are treated. For example, stereotypes about disability can lead to stigmatization and exclusion, where individuals with disabilities are marginalized or denied opportunities based on preconceived notions rather than their actual abilities. Discrimination stemming from these attitudes can take many forms, such as social exclusion, lack of respect, or denial of access to services and opportunities. Thus, beliefs and attitudes create a disabling world (Oliver, 2007; Babik & Gardner, 2021). The social model of disability, in essence, provides numerous alternatives to remove potential barriers for persons

of disability helps to improve infrastructure such as buildings that are accessible for everyone by introducing ramps for wheelchair users.

Advocates of the social model of disability suggest that the only way to remove societal and attitudinal barriers that limit persons with disability is formulating, implementing, and enforcing laws that focus on removing such barriers. The theory will provide an in-depth understanding of the economic participation of women with disabilities in Ga-East Municipality. Overall, the social model of disability has been instrumental in challenging ableism and advancing the rights and inclusion of persons with disability.

Hence, by incorporating the social model of disability and the Critical Theory in this research, the researcher seeks to shed light on systemic barriers faced by women with disability. It seeks to inform strategies that will enhance economic resilience among women with disability.

The critical disability theory is mostly criticized for its broad scope and ambiguous boundaries between the disabled and the non-disabled. It is limited in its focus on social and political constructs at the expense of personal experiences of impairments and illnesses as important aspects of disability. The social model of disability, on the other hand, is criticized for overlooking the role of impairment in the experience of disability. Hence, combining these two theories provides a robust framework for underpinning this study and providing a comprehensive understanding of the complex interplay between social constructs, personal experiences, and environmental barriers that affect the economic lives of women living with disabilities in the Ga East Municipality.

2.6 Conclusion

Evidence from many advanced economies popularly known as G20 countries including Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, among several others suggest that, a comprehensive policy is needed to improve disability employment and creating an enabling environment for employers and employees with disabilities while ensuring that the diverse needs of persons with disability in the labour market are taken into consideration (ILO & OECD, 2018).

In Sub-Saharan Africa, evidence suggests the need for comprehensive policies to enhance disability employment and create an inclusive environment for individuals with disabilities. Despite efforts to address disability inclusion, many countries face challenges in implementing effective policies. For instance, Ghana has policies reflecting an inclusion of persons with disability, but implementation gaps often exclude people with disabilities from education and employment (Mastercard Foundation, 2023). Discrimination and lack of accommodation by employers are primary barriers to employment, leading to part-time work and lower pay for those who secure jobs (World Bank, 2023).

Promising initiatives, such as university outreach programs and digital skills training, show potential in promoting disability inclusion (Mastercard Foundation, 2023). However, more research is needed to evaluate the impact of these interventions and generate evidence on effective strategies. Strengthening anti-discrimination laws and improving legislative instruments are crucial to ensure effective policy implementation and promote education and employment opportunities tailored to the diverse needs of persons with disabilities (Montes & Swindle 2023).

To avoid the perpetuation of poverty, women with disability need to be included in the labour market. The feminist disability perspective provides an understanding of how social

categories intersect to maintain inequalities among groups. Hence inequalities are embedded in economic systems and women with disabilities are seen as inferior (Maroto et al.,2019). In addition, Naami (2015) found that the employment rate for persons with disabilities is lower than for individuals without disability.

It is noteworthy that factors including gender, race, class, type, and severity of impairment are shaped by poverty outcomes (Moodley & Graham, 2015). Research work on the intersectionality of gender and disability provides blueprints to better understand and appreciate the relationship between poverty and disability. The productive capacity of persons with disabilities is limited since poverty and disability may result in limited education. Thus, a contributing factor for poverty among individuals with disability is lack of education.

This literature review provided insight into the economic participation of women with disability and the key barriers to their participation in the labour market. The literature also provides some unanswered questions that require further investigation. For example, there is the need to investigate the participation of women with disability in the informal sector that is entrepreneurial ventures of women with disability and their ability to sustain their income-generating activities.

From the lesson learnt from the literature, this research seeks to explore and develop an understanding of the level of economic participation of women with disability and to determine the sustainability of businesses owned by women with disability.

Conclusively, the inability of women with disability to participate actively in economic growth tends to increase their vulnerability. The underrepresentation of persons with disability in the formal labour market depicts the level of vulnerability of women with disability. Hence it is important to ensure that policies on gender mainstreaming and disability

inclusion are tailored to fit the specific needs of women with disability in the quest to close the disability employment gap.





CHAPTER THREE

METHODOLOGY

3.0 Introduction

This session explains the research method that was used for the study. It discusses the study area, research design, target population, sampling technique and procedure, sources of data collection, ethical consideration, data handling and analysis.

3.1 Study Area and Demographic Characteristics

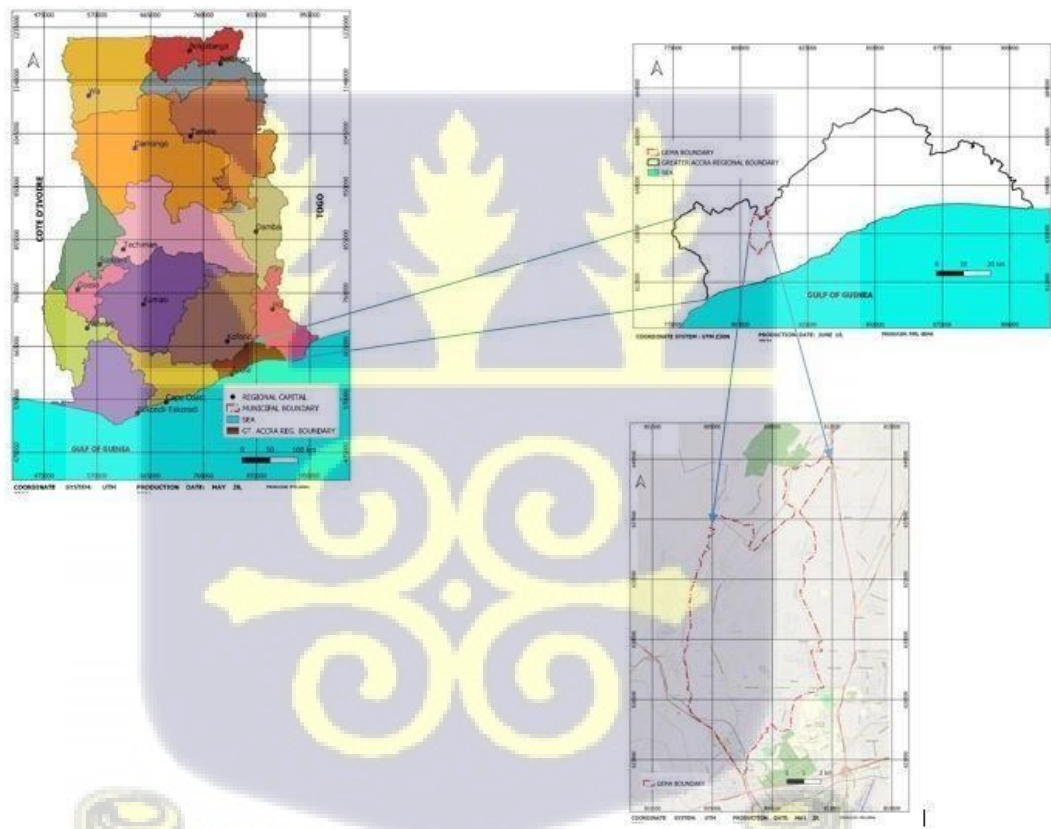
The study area for this research was Ga East Municipality in the Greater Accra Region. It is in the northern part of the Greater Accra Region and covers an area of approximately 96 square kilometers. Abokobi is the capital of the municipal assembly.

The Ga East Municipal Assembly borders the Ga West Municipal Assembly to the west, the La-Nkwantanang Municipal Assembly to the east, the Ayawaso West Municipal Assembly to the south, and the Akwapim South District Assembly to the north. The municipality is subdivided into two administrative zonal councils: the Abokobi Zonal Council and the Dome Zonal Council. The 2020 National Population and Housing Census put the Municipal Assembly's population at 283,150 with female constituting about 50.6% and male 49.4%. The population is urban and peri urban. Dome, Taifa, Kwabenya, Abokobi, are some towns within the municipality.

The Municipality has a considerable number of its population in the working age category. The dependency ratio is 46.3 from a previous figure of 52 percent. This means that

there is less pressure on people who take care of their dependents. The dependency ratio and the average household size of 3.1 have implications on the extended family type that characterizes the Ghanaian society. The economically active group of 15-64 years constitute 68 percent of the population with 57.1 percent of this group employed. About 43 percent of the economic active group is unemployed.

The map below shows the location of the Ga East Municipal Assembly within the national and regional contexts, respectively. The map of the municipality shows the various settlements and other features.



Source: Ga East Municipal Assembly 2020

3.2 Research Design

This study adopts a qualitative research design grounded in a phenomenological worldview to explore the lived experiences of women with disabilities engaged in economic activities in Ghana. Following Creswell's (2018) framework, the study employs an exploratory approach to address the limited prior knowledge on this topic, using semi-structured interviews to collect rich, descriptive data. Data analysis follows thematic coding procedures to interpret participants' subjective experiences. This design enables an in-depth understanding of the phenomena in context and aligns with the study's purpose to illuminate the entrepreneurial journeys of physically challenged women.

3.3 Target Population

A population is the entire set of cases in which the researcher is interested and that he or she wishes to understand better (Healey, 2012). The population considered in this study was Persons with disability, specifically women with disability in the Ga East Municipality. The target population was drawn from women with disability working in the informal sector.

3.4 Sampling Techniques

A fundamental aspect of qualitative research which contributes significantly to the success or failure of a research study is sampling (McLean & Campbell, 2003). Concerning sampling techniques, the purposive technique was used. In purposive sampling, Creswell (2014) noted that the researcher intentionally selects respondents. This technique allowed the researcher to handpick respondents and build up a sample that meets the eligibility criteria of the study. The importance of establishing clear inclusion criteria has been emphasized by Creswell (2003). Stating clear inclusion criteria helped to select eligible participants for the

research study.

Hence, the inclusion criteria for the research were based on the following:

- Be a woman with a physical disability
- Be between the ages of 18-50
- Currently working in the informal sector or have previous entrepreneurial experience

3.5 Sample Size

A sample is a subset of a population that the researcher is interested in studying and to make inferences about the population. The identification and selection of eligible research participants was done by gathering information about the prospective research participants from the disability desk of the Department of Social Welfare at the Ga East Municipal Assembly. With the aim of retaining rich, detailed information to ensure validity, a small sample size is recommended (Dana & Dana, 2005). Thus, ten (10) women with physical disability were selected from the population to participate in the study. A small sample size according to Smith and Osborne (2007) has the potential of providing insight and thorough description of the phenomenon under study rather than relying on general statements.

3.6 Methods of Data collection and Analysis

Primary data was collected through individual in-depth interviews with 10 women with disabilities who were selected using purposive sampling based on their experiences with economic activities. Prior to the interviews, participants provided informed consent for audio recording, and recordings were stored. The interview guide was translated into Twi for non-English speaking participants

Thematic analysis was conducted manually following Braun and Clarke's (2006) six-phase framework. This involved familiarization with the data through repeated reading of interview transcripts, manual coding of significant phrases, and organizing codes into themes that aligned with the study's objectives. Themes were reviewed and refined to ensure they accurately represented participants' experiences. This manual approach allowed for close engagement with the data and flexibility in interpretation, without the use of qualitative data analysis software such as NVivo

Six distinct phases of thematic analysis.

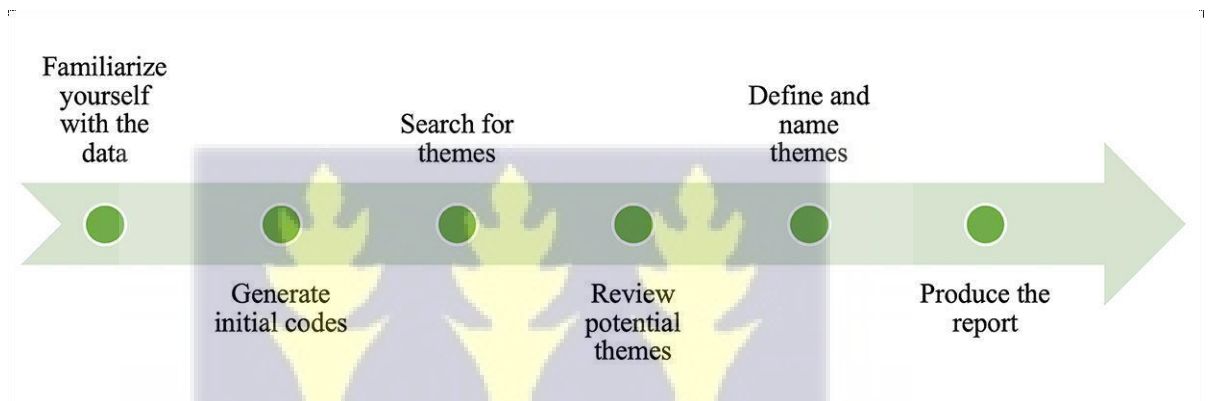


Figure 1: Six-phase Thematic Analytic process (adapted from Braun & Clarke, 2006, 2012)

3.7 Ethical considerations

Ethical considerations were a key aspect of this study. To ensure that the researcher's findings are valid, there was a need to incorporate ethics in the research. Ethics over the years has been one of the methodological concerns of every research. Ethics are concerned with the nature of moral judgments, the truth conditions of moral claims, the meaning of moral terms

like 'good,' bad,' 'right,' and 'wrong' and the justification of moral principles (Trevino & Nelson, 2017). Research ethics are blueprints that guide a researcher on the dos and don'ts of research. This study adhered to ethical principles to ensure the researchers' integrity.

In terms of primary data, an Introductory Letter was issued by the Institute of Statistical, Social and Economic Research which served as a formal introduction of research to potential participants. The introductory letter clearly stated the purpose of the study and helped to obtain informed consent.

Ethics were adhered to throughout the research. Some ethical concerns that guided this study were based on the following:

3.7.1 Voluntary participation

Participation in the study was entirely voluntary. Data was collected from participants who demonstrated willingness to participate in the study (OHRP, 2024). Participation was solely based on freewill. Adequate time was given to participants to decide to participate in the research (CIOMS, 2016). After participants demonstrated an interest in participating in the study, they were provided with an Inform consent form which clearly stated their willingness to withdraw from the study at any point without having to provide an explanation.

3.7.2 Informed consent

Research respondents understanding the purpose of research is crucial for the success of every study. Thus, prior to data collection, the research ensured that participants were well informed about the purpose of the study. Participants were called ahead of time to explain the purpose of the study and were given the opportunity to decide whether to participate in the study. After which a convenient date and time was scheduled for the interview. Deception

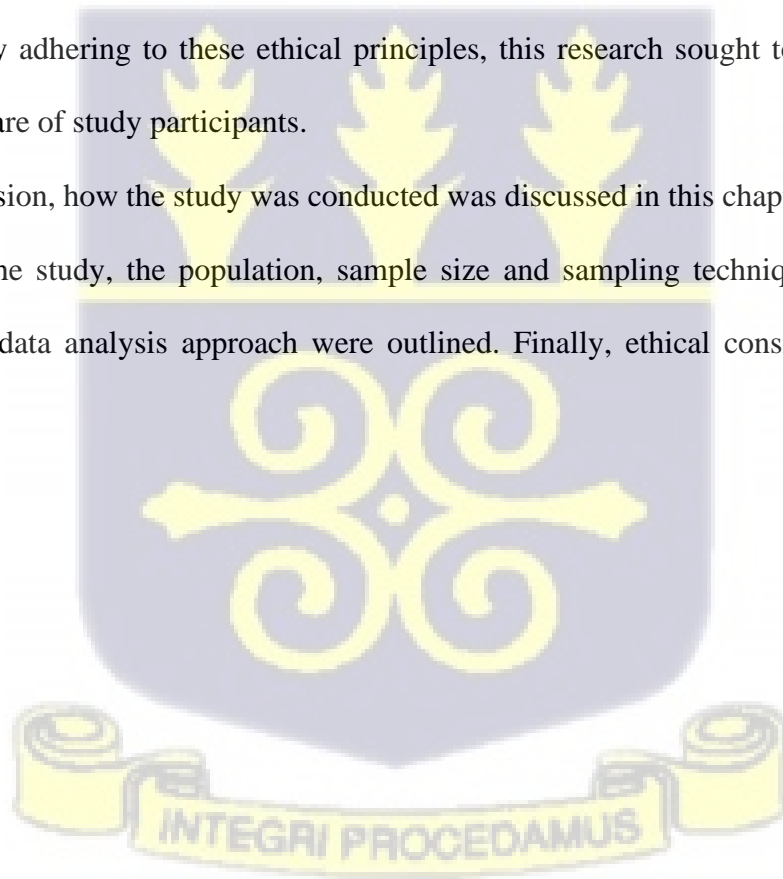
was not employed. The rights and dignity of participants were respected throughout the research.

3.7.3 Confidentiality

Measures were put in place to ensure the privacy of research respondents. All information solicited was kept confidential. To ensure absolute confidentiality, pseudonyms were used to conceal identifiable information such as names of respondents. Other identifying information like address was removed so that individual responses would not be singled out. Recordings of interviews and transcribed documents are only accessible to the researcher. Also, respondents remained anonymous in any published report.

Hence, by adhering to these ethical principles, this research sought to safeguard the rights and welfare of study participants.

In conclusion, how the study was conducted was discussed in this chapter. It explained the nature of the study, the population, sample size and sampling techniques. Also, data collection and data analysis approach were outlined. Finally, ethical considerations were discussed.



CHAPTER FOUR

PRESENTATION OF RESULTS AND DISCUSSION OF FINDINGS

4.0 Introduction

The results of the findings are presented and discussed in this chapter. The results were based on the themes from the data analysis. In the presentation of the findings, quotations from participants were incorporated into the analysis. The interviews have been analyzed using qualitative data analysis. Pseudonyms were used to present the voices of the respondents.

4.1 Demographic Characteristics of Respondents

S/N	NAME (PSEUDEMYNS)	AGE	TYPE OF DISABILITY	MARITAL STATUS	LEVEL OF EDUACTION
1.	Ayokor	37	Mobility (polio related)	Not married	Secondary
2.	Akos	30	Mobility disability	Not married	Primary
3.	Amina	-	Partial hand amputation	Married	Tertiary
4.	Efia	51	Mobility	Not married	Secondary

5.	Korkor	59	Visually impaired	Not married	Illiterate
6.	Dede	39	Mobility	Divorced	Primary
7.	Akua	36	Mobility	Not married	Illiterate
8.	Yaa	50	Mobility	Married	Tertiary
9.	Elorm	39	Partial figure loss	Not married	Secondary
10.	Dela	40	Visually impaired	Married	Secondary

4.2 Themes and Sub Themes

Themes	Sub themes
1. Living with disability	<ul style="list-style-type: none"> • Daily experiences • Perceived limitations • Coping mechanisms
2. Meaning of employment and self-employment	<ul style="list-style-type: none"> • Importance of employment • Self-employment and aspiration

3. Entrepreneurship journey	<ul style="list-style-type: none"> • Background in entrepreneurship • Motivation for entrepreneurship
4. Challenges encountered in entrepreneurship	<ul style="list-style-type: none"> • Barrier encountered • Intersection of gender and disability
5. Support Systems and resources	<ul style="list-style-type: none"> • Support received • Beneficial resources
6. Strategies for overcoming challenges	<ul style="list-style-type: none"> • Problem solving Approaches • Business strategies • Adaption and innovation

4.3 Presentation of findings

Ten (10) women with disability were purposefully chosen for this research. They were women residing in communities in the Ga East Municipality of the Greater Accra Region. 60% of the respondents had mobility challenge, 10 % had hand amputation, 20% constitute those who are visually impaired and 10% constitute those with figure loss. When asked about their marital status, 70% indicated that they were not married, 10% were divorced and 20% were married.

This study sought to investigate the labour market experience of women with disability in Ga East municipality. Three research questions guided the study. They include;

1. What is the level of participation of women with disabilities in income-generating activities in Ga East Municipality?

2. What are the barriers that hinder economic participation for women with disabilities in Ga East Municipality?
3. What are the factors that contribute to the sustainability of businesses owned by women with disabilities in Ga East Municipality?

Some themes and minor themes emerged from the data analysis. The themes and subthemes presented have been discussed in detail below;

4.3.1 Living with Disability

Living with disability is a central theme that emerged from the data. Daily experiences and perceived limitations are sub themes discussed under this theme. This theme presents evidence of the discrimination and prejudice women with disability encounter daily.

- **Daily experiences**

Respondents shared vivid accounts of their daily experience living with disabilities. They recounted challenges related to stigmatization and economic survival. The accounts of respondents illustrated that their everyday realities include social stigma and discrimination especially in relationships. Again, their health also interacts with their daily work which significantly affects their income.

“Sometimes they even deny you of your rights... Even in relationships, it will affect you because you may meet a man who expresses interest and wants to marry you... But what his friends and family will say will make the person leave you because of how society sees you.” (Ayorkor)

“A female with disability who sometimes have severe headache and eye pain, I am not

able to sell during that time. Also, during my menstrual period, due to severe abdominal pain, I am unable to work. During that time, I spend the money I have from my sales.”(Akos)

Additionally, respondents accounts indicated that, daily, they had to depend on others to carry out some tasks. This dependency is directly tied to financial strain because, depending on others sometimes requires that you pay for such services.

“If due to my condition I am unable to carry a load and someone carries it for me, I must pay that person because I can't do it. And people won't help for free...” (Ayorkor)

- Perceived limitations

Respondents identified multiple limitations arising from their disability that affects their employment, mobility and social exclusion. According to respondents, a perceived barrier to their employment is their disability which potentially hinders their chances of employment when they apply for a job. Most respondents’ express concerns that their applications are not considered by employers when they apply for jobs they qualify for. Below are some narratives reflecting perceived limitations.

“It is not easy to get employed. Also, accessibility is not encouraging so I feared that I would have difficulties.” (Efia)

“People felt I cannot work and be more productive... I was more competent than those selected.” (Dede)

“My major problem is capital. Doing mushroom requires capital in terms of packaging.” (Yaa)

While Efia expressed concerns about her reluctance to seek employment due to issues with accessibility, Dede's experience reflects the biases that persist in hiring processes and

Yaa's experience highlights broader societal issues of funding that many entrepreneurs with disabilities face making it difficult to establish and sustain a business.

4.3.2 Meaning of Employment and self-employment

The meaning of employment and self-employment is discussed under the sub themes the importance of employment and Self-employment and aspiration. Participants demonstrated an understanding of the importance of employment and self-employment. To some, employment goes beyond just source of income but represents validation and societal acceptance. Although employment provides financial security, participants express that it gives a sense of purpose and social integration. Employment according to participants is tied to economic empowerment which is pivotal for self-sufficiency.

“...It would provide financial stability and a sense of purpose.” (Akos)

“... it means being engaged in an income-generating activity...” (Yaa)

In terms of self-employment and aspiration, the narrative of participants emphasized that self-employment is a viable alternative when formal employment is inaccessible. Hence, self-employment offers opportunity for women with disability to rise above societal limitations and contribute meaningfully to the economy. Additionally, participants acknowledged that self-employment offers flexibility and a means to challenge societal perceptions.

“I want to live life... so that someone out there will also know that disability is not inability.” (Ayorkor)

“I am the type of person who would not want to be idle... I wanted to do something because I would not want to be a burden to others.” (Efia)

“I didn't want to create the impression that people with disabilities are beggars. My mindset is that the little strength we have we need to work.” (Dede)

4.3.3 Entrepreneurial Journey

Background in entrepreneurship and Motivation for entrepreneurship are sub themes that emerged under the entrepreneurial journey of women with disabilities. Entrepreneurship offers a crucial path to independence and empowerment for people with disabilities, especially when traditional employment is limited by discrimination or accessibility barriers. A background in entrepreneurship equips individuals with the skills and motivation to start and manage businesses, helping them overcome societal challenges and achieve self-reliance.

A significant number of participants are self-employed. They ventured into self-employment to curb their unemployment situation and the flexibility that comes with self-employment. While some respondents are uncertain about the kind of self-employment they would venture into; others have ventured into petty trading, and some have learnt vocational skills and are monetizing the skills.

The entrepreneurial journey of the respondents was not a pleasant one. They embarked on the entrepreneurial journey after several rejections and failed attempt seeking employment. Starting a small-scale business became a remedy to the unemployment situation among individuals with disabilities.

“I knew at the time, it is difficult for persons with disabilities to get jobs. I decided to do something by myself.” (Efia)

It was further identified that some women with disability although have met eligibility criteria, they were denied employment. Below, a participant recalled how she was denied employment although she was qualified.

“I was more competent than those selected. I felt sad and it motivated me to do something for myself.” (Amina)

Regardless of one's disability, the motivation for people to embark on self-employment or entrepreneurship is the desire to live a flourishing life. This also implies that individuals with disabilities seek to live life that will clear misconceptions about individuals with disabilities.

Hence the statement

“My motivation is that I want to live life. So that someone out there will also know that disability is not inability” (Ayokor)

Also, the statement further highlights the speaker's desire to challenge the existing status quo. With the aim of letting people with and without disability aware that “disability is not inability” the respondent seeks to create awareness about her potentials.

4.3.4 Challenges encountered in entrepreneurship

- Barrier encountered

Engaging in any form of economic venture primarily serves as a means of livelihood for most women with disability. Although all respondents expressed similar sentiment that self-employment has become their alternative form of employment, their economic participation is not devoid of challenges.

“A female with disability who sometimes have severe headache and eye pain, I am not able to sell during that time. Also, during my menstrual period, due to severe abdominal pain, I am unable to work”. (Akos)

The statement above reveals insight into health issues that compounds problems women with disability face. By stating abdominal pain, the response shows how her biological make-up affects her ability to work at certain times in the month. However, additional barriers such as physical health, reflected as “headache and eye pain” brings her business to a standstill.

The respondent's inability to sell temporarily also highlights the economic implications of health. This indicates that her ability to be economically self-supporting is affected by her biological make-up and health issues.

“Sometimes, someone will come demanding a particular garment, but I will have to travel far to get the material. So, it becomes stressful when I must move to town to get the material. So, this is where we need support from government in the form of capital to support our business. So that when I go to town once I can get many different materials and keep them in my shop so that if someone comes and wants one, I can easily work on it instead of having to move town every time” (Akos)

Mobility issues affect persons with disabilities in general. In the statement above, the respondent who has a mobility issue indicates that long distance to find specific sewing materials affects her ability to operate effectively as a seamstress. This implies that economic strain and physical effort required to run a business can be challenging as she incurs additional transportation costs, and the time used to travel for long distances could be channeled into productive work.

In terms of location and accessibility, finding a suitable place to sell their products is difficult. It becomes challenging if one must commute between a far distant to and from work. A significant number of respondents expressed how challenging it has been. Some had to relocate their business to their homes. To buttress the point, the following words of a respondent depict the challenge.

“...So, I decided to bring the business home...” (Amina)

Furthermore, ill health poses a challenge to actively participate in the labour market. Prolonged illness can hinder their ability to manage the business effectively. As profit and capital in some severe cases are used to taking care of oneself when sick. This led to a long closure of business and an inability to revive business when one recovers. Below are the words of respondent

“...During that time, I spend the money I have from my sales. Because my business is small by the time I return to work I am hard pressed for cash because of one week absence...” (Akos)

To add to the above, the requirement for startup capital indicates financial obstacles in starting and sustaining the business. Although it is generally difficult to get startup capital in Ghana, entrepreneurs with disabilities may face additional barriers like stigma, and lack of access to information. Here are the words of a respondent.

“It wasn't easy getting money to start” (Afia)

- Intersection of gender and disability

Participants described being looked down upon and facing rejections particularly in relationships not only because of their disability but also due to societal expectations of women. The narrative of a respondent showcased how societal standards disadvantage women with disabilities. This makes it difficult for them to form intimate relationships. For example a Ayorkor recounted;

“The guy will not have problem with you living with disability...But what his friends and family will say will make the person leave you because of how society sees you”.

The intersection of gender and disability reflects double marginalization that negatively impacts social relationships and emotional wellbeing.

Akos account highlighted how female specific health issues such as menstrual pain and headaches affect her ability to work. The narrative reflects the intersection of gender and disability by highlighting how these identities together shape their experiences and economic opportunities

4.3.4 Support systems, resources received and Beneficial resources

It was noted that, through the District Assemble Common Fund, PWDs received financial support to engage in viable economic activities. This initiative seeks to enhance livelihoods of women with disabilities. However, although this support has been beneficial, it was noted that, financial support received is usually meagre. Hence the statement

“...But the money you will get is inadequate and when you get it once, it becomes difficult for you to receive again...” (Ayokor)

“Financial support from the district assembly. It was beneficial because it helps me start my business which is a source of income and an avenue to meet my needs”.
(Akos)

Aside financial support, some women with disability receive direct material support that was of great help to their business. For instance, a sewing machine was given to someone in the fashion industry. This served as a form of empowerment to enhance the recipient capacity to operate effectively.

“They supported me with a machine” (Ayokor)

Friends and family have been noted as a valuable support system. However, majority of respondents were of the view that, although support from friends and family has been beneficial, they do not want to burden them.

4.3.5 Strategies for Overcoming Challenges

Problem solving Approaches, Business strategies and adaptation and innovation were discussed as strategies for overcoming challenges. It was discovered that despite the challenges women with disability faces in their entrepreneurial journey, the device strategies to overcome these challenges. Which is a demonstration of their ability to put measures in place to ensure their businesses do not come to a standstill. Below are some responses on the strategies they adopt to overcome challenges.

*“I treat my apprentices well, so they work happily and help me get more customers”
(Ayorkor)*

The above is an affirmation from one respondent indicating that she leverages having a good relationship with her apprentices, which has yielded good results not just for her business but to ensure that, as an employer, her employees are happy. This indicates a mutual benefit for both parties and the importance of healthy work relationship translating into productivity and entrepreneurial success.

Aside from relying on apprentices or employees, respondents have also demonstrated the role of collaboration in overcoming business challenges. While some rely on the support from friends and family as a response to the challenges, a respondents recounted how collaboration made her overcome a challenge that could have resulted in a great loss.

“I collaborated with another person, and she helps me take my mushroom for

distribution in supermarkets” (Yaa)

The statement above also highlighted how collective efforts can foster productivity in business. A positive mindset has also been identified as a recipe for overcoming business-related challenges. By having a positive mindset, the respondent exhibits how she can navigate challenges that can potentially hinder the success of her business. Hence the expression

“I will say I approach things with a positive mind” (Efia)

4.3.6 Recommendation and Advice from women with disability

All participants of the study were resolute to change the narrative on the economic participation of women with disabilities. When asked the advice they would give aspiring female entrepreneurs with disability, their message conveyed a sense of agency and empowerment based on the experiences and a strong desire to change the status quo.

Ayokor’s advice to other aspiring women with disability is that of hope and self-empowerment. She advised them not to be discouraged but rather thrive against all odds. Her advice communicates a strong belief in the capabilities of individuals with disabilities. Overall, her message conveys empowerment and personal development.

“I will advise that they should not be discouraged. They should not look at their situation but do the best that they can. My prayer is to keep advising so they should also not allow society to look down upon them, but they should do their best. They should not allow their families to see them as burdens. They should try their best and God will help them. Where will help come from if you are not trying your best? If you take step, God will help you too. They should have dreams about how they want to be in the new future. That will help them to make their lives better” (Ayokor).

Like Ayorkor's advice, Aminas perspective shows her concern for individuals with disability who resort to begging. She frowns on begging as it is a poor reflection of the dignity of individuals within the disability community. She reinforces the need for persons with disabilities to invest in profitable ventures when they receive assistance from people.

“It saddens my heart when I see some people with disability begging on the street. God didn't create us to be disabled but situations made us. So why should you resort to begging when you can work. Once someone helps you, use the money to start a business. Don't make the begging a habit. God will help you when you channel the little resource you have into an income generating activities. They need to stop begging because it is not a good street. God's time is the best. The fact that you're disabled doesn't mean you should go from door to door to beg. This attitude has led to unplanned pregnancy among women with disabilities.”

4.4 Discussion of Findings

Using a qualitative approach to explore the economic participation of women with disabilities focusing on their level of participation in income generating activities the barriers they face and factors influencing sustainability of business owned by entrepreneurs with disability, the findings of this study are consistent with previous global and regional studies. This study's findings reveal that the experiences of women with disabilities engaging in entrepreneurship in Ga East Municipality are deeply shaped by social, cultural, and structural factors that align closely with the Social Model of Disability and Critical Disability Theory

condition but a product of disabling societal environments, power relations, and ableist norms that marginalize persons with disabilities, particularly women.

4.4.1 Lived Experiences and Meaning of Employment

The narratives of women with disabilities in this study reflect their lived experiences of navigating multilayered discrimination, structural barriers, and societal stigma. Participants like Ayorkor articulated how disability permeates daily life, stating:

“Living with disability is not easy... Sometimes people look down on you.”

Such experiences exemplify the double discrimination faced by women with disabilities, who encounter marginalization at the intersection of gender and disability (Bjørnshagen et al., 2023; Mfoafo-M’Carthy et al., 2020; Kim et al., 2019). For instance, societal perceptions often pathologize disability reflecting how stigma compounds exclusion.

These accounts align with the social model of disability, which posits that disability is socially constructed through attitudinal and environmental barriers rather than individual impairment (Shakespeare, 2013). This model is vividly illustrated by participants’ experiences of rejection in forming relationships. Such narratives underscore how societal norms and kinship pressures invalidate the agency of women with disabilities, relegating them to marginal social positions (Mfoafo-M’Carthy et al., 2020).

4.4.2 Entrepreneurial Journey and Barriers to Economic Participation

The entrepreneurial journeys of the participants were often born of necessity rather than choice, reflecting what Roni and Ribm (2009) term “necessity entrepreneurship”. A participant explained how she needs to switch to petty trading due to challenges she encountered. The narratives of participants reflected the difficulties PWDs encounter to get a job. The difficulties

employment.

It was identified that mobility challenges significantly impact business operations. This reflects what Naami (2015) identified as environmental barriers that disproportionately affect women with physical disabilities in Ghana. Participants' experiences highlight how inaccessible transportation, and physical environments limit their business potential and increase operational costs.

This study found that, in the quest to be economically self-sustaining, women with disability faces several challenges. This challenge hinders their active labour market participation. The barriers they encounter cut across all aspects of their employment cycle. The findings are consistent with how Naami, Hayashi & Liese (2012) described the Ghanaian labour market as hostile for persons with disabilities in general.

In investigating the economic participation of women with disability in Ga East Municipality, the social model of disability and the critical disability theory were revisited. The study found an interplay between gender and disability. The employment landscape in Ghana is characterized by weak discriminatory hiring practices, limited opportunities and weak legislation.

From the study, evidence suggests that women with disability experience some form of discrimination daily. Discrimination is present in every sphere of society, including the labour market. Existing literature suggests a low rate of employment among individuals with disability (Naami et.al,2012; Mizunoya & Mitra, 2013). In a similar vein, Duquette & Baril (2013) found that people with visual impairment have difficulties getting employed. This explains the existence of the disability employment gap. Largely, persons with disability in the Ghanaian culture are largely vulnerable. It was discovered that the process of seeking employment seems to be challenging for women with disability. Coupled with discriminatory hiring practices and

ignorance of inclusive hiring obligation on the side of employers, the capabilities of women with disability are undervalued when seeking for employment. Attitude of employers is therefore embedded in stereotypes and preconceived notion about disability (Hernandez et al, 2000; McDonnald, Zhou & Crudden, 2013; Naberushkina et al. 2021;).

Women with disability in this study reports difficulties in obtaining employment and the hurdles they go through when seeking for a job. This finding aligns with a study conducted by Naami (2015) that found that women with disability in developing countries have challenges being gainfully employed.

Ensuring continuity of businesses owned by women with disability is crucial. To ensure sustainability of business owned by women with disability, access to resources and an inclusive environment is key. The research findings suggest that entrepreneurs with disabilities are to sustain their business through support from family, friends and government interventions like the Disability Common Fund. That aims to provide financial support and capacity building opportunities (Abdul et al, 2024).

It is noteworthy that, women with disability have found this support as beneficial to the success of their business. Also, many demonstrate economic resilience amidst challenges that hinder their ability to sustain their business and are determined to create awareness that “disability is not inability”.

4.4.3 Support Systems, Resources, and Strategies for Overcoming Challenges

The findings of this study showcase a remarkable resilience and adaptability of women with disabilities as they navigate the entrepreneurial landscape. Participants demonstrated a strong determination to challenge stereotypes and assert their agency. This aligns with recent literature highlighting how women with disabilities actively resist disabling social structures and assert their right to economic participation (Youth Challenge International, n.d.).

Support systems, though increasingly visible, remain limited in scope and reach. Participants acknowledged government and NGO initiatives, such as the District Assembly Common Fund and targeted training programs but also noted ongoing challenges with accessibility and sufficiency. Recent government actions, such as the launch of the GH¢12 million PWD Enterprise Support Programme, aim to provide technical assistance and grant funding to enterprises owned by persons with disabilities, including women (Graphic Online, 2023). Despite these efforts, many women with disabilities still face significant barriers to accessing these supports. As reflected in both the narratives and current reports, the application processes can be cumbersome, the funds insufficient, and the duration of support limited. Furthermore, access to information, mobility aids, and tailored interventions remains a challenge. Women with disabilities employ a variety of strategies to overcome persistent barriers. These include diversifying their customer base, fostering strong relationships with clients and apprentices, and leveraging adaptive business practices. This reflects a broader trend of adaptive entrepreneurship, where women with disabilities innovate and problem-solve to sustain their businesses despite systemic challenges. These findings highlight the urgent need for more comprehensive, accessible, and sustained support systems for women entrepreneurs with disabilities. Effective interventions must go beyond one-time funding to include ongoing training, mentorship, accessible infrastructure, and targeted outreach.

4.5 Conclusion

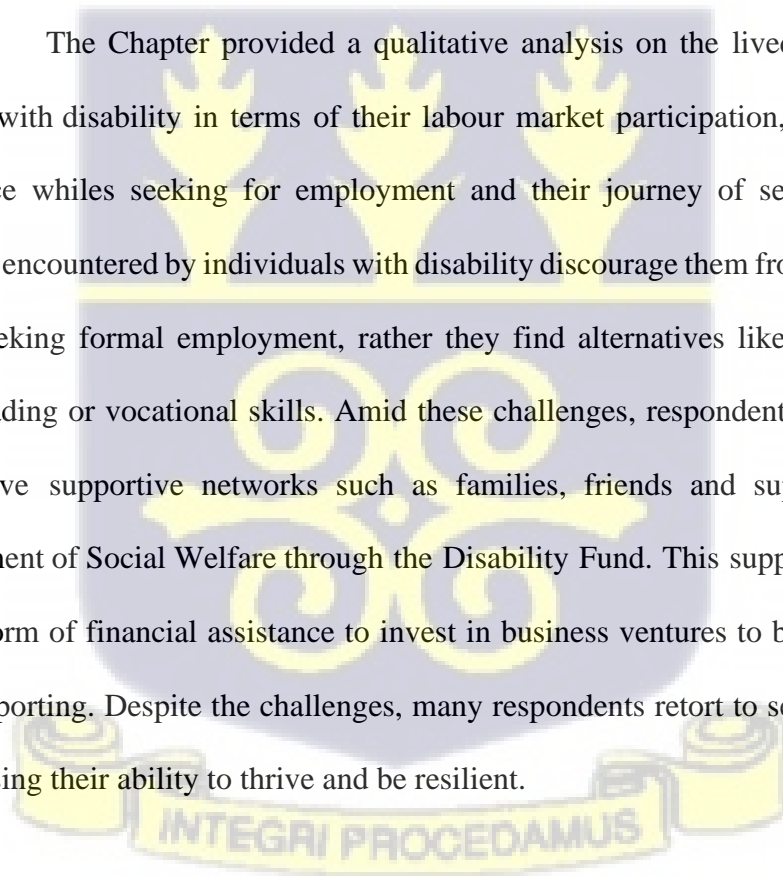
The findings of this study underscore the multifaceted challenges and opportunities experienced by women with disabilities in Ga East Municipality as they navigate economic participation through entrepreneurship. The intersection of gender and disability emerges as a critical lens through which their lived realities must be understood. Women with disabilities face compounded discrimination that affects not only their social relationships and self-esteem

but also their access to resources, markets, and support systems.

Despite these barriers, the participants demonstrate remarkable resilience and agency, employing adaptive strategies to sustain and grow their businesses. Their entrepreneurial journeys reflect a strong desire for independence, dignity, and social inclusion, challenging prevailing stereotypes that conflate disability with inability. This resilience is a powerful testament to the potential of women with disabilities as active economic agents when provided with enabling environments.

4.6 Summary of Chapter

The Chapter provided a qualitative analysis on the lived experience of women with disability in terms of their labour market participation, the challenges they face while seeking for employment and their journey of self-employment. Barriers encountered by individuals with disability discourage them from participating from seeking formal employment, rather they find alternatives like venturing into petty trading or vocational skills. Amid these challenges, respondents indicated that they have supportive networks such as families, friends and support from the Department of Social Welfare through the Disability Fund. This support was mainly in the form of financial assistance to invest in business ventures to be economically self-supporting. Despite the challenges, many respondents resort to self-employment showcasing their ability to thrive and be resilient.



CHAPTER FIVE

SUMMARY, CONCLUSION AND POLICY RECOMMENDATION

5.0 Introduction

This chapter summarizes the summary of the findings and conclusion of the study. Policy recommendations in terms of economic participation of women with disabilities were also discussed for possible consideration and future investigation.

5.2 Summary of findings

The study sought to investigate the economic participation of women with disability in Ga East Municipal Assembly. The study found that women with disability continues to face challenges when seeking for employment. However, the desire to live a flourishing and fulfilling life, challenge the status quo and enabling them to function effectively in society propels them to venture into self-employment particularly small and medium scale businesses.

The study identified ignorance on the side of employers as a major stumbling block when seeking employment. Also, lack of infrastructure and transportation hinders their ability to work efficiently.

Even though some women with disability have been able to secure jobs, attitude from the clients they serve can be challenging. This is largely due to general misconception about disability.

By employing the social model of disability and the critical disability theory, a

framework for understanding the findings of this study is provided.

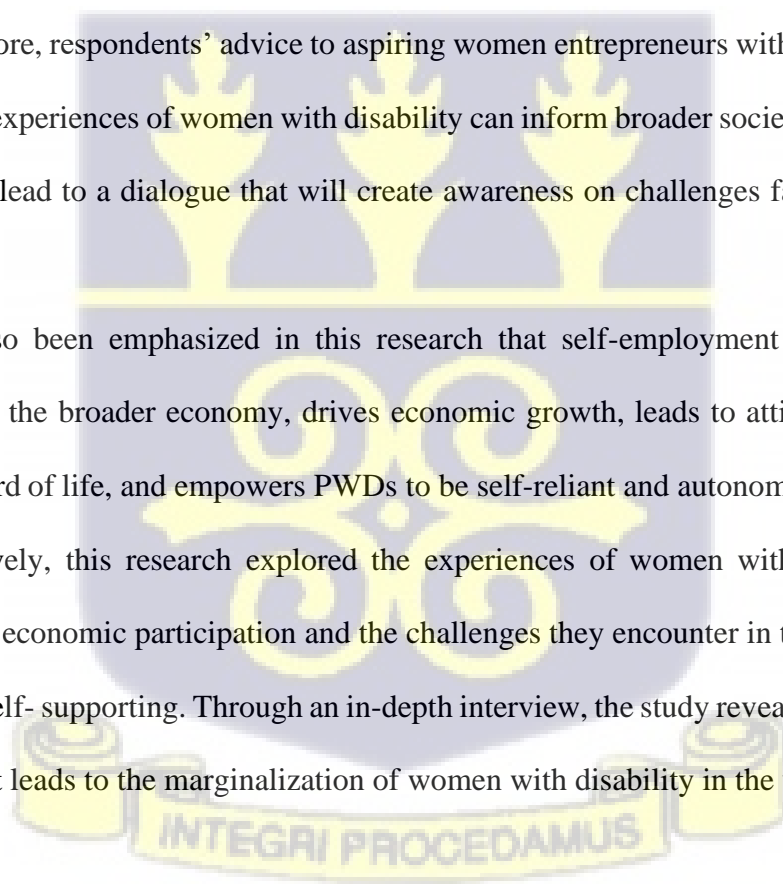
From the social model's perspective, the findings of this study align with the assertion that disability is socially constructed. This is highlighted in discrimination against women in disability. Again, social structures reinforced the idea that disability is a social issue and not an individual or medical issue. In the social model of disability, contrary to the societal acceptable way of viewing disability, Women with disability have painted a vivid picture that disability is not inability.

On the other hand, the findings of the research also revealed an intersection of gender and disability which limits the economic participation of women with disability. The findings align with the ideas of the Critical disability theory.

Furthermore, respondents' advice to aspiring women entrepreneurs with disability is an indication that experiences of women with disability can inform broader societal change. This potentially can lead to a dialogue that will create awareness on challenges faced by women with disability.

It has also been emphasized in this research that self-employment enhances their participation in the broader economy, drives economic growth, leads to attitudinal change, improve standard of life, and empowers PWDs to be self-reliant and autonomy.

Conclusively, this research explored the experiences of women with disabilities in relation to their economic participation and the challenges they encounter in their quest to be economically self-supporting. Through an in-depth interview, the study revealed the negative perceptions that leads to the marginalization of women with disability in the workforce.



5.3 Recommendation

Based on the research findings, the following recommendations have been made.

First and foremost, the Disability Act of Ghana provides a legal framework for the employment of all Persons with disabilities including women. Hence, the Disability Act needs to be enforced to ensure inclusiveness. For Ghana to make significant strides in terms of disability employment, sanctions are needed for employers who engage in discriminatory hiring practices. This will ensure that, the employment right of women with disabilities are not infringed upon. Sanctions will deter employers from been biased and a step in contributing our quota to bridging the disability employment gap.

It is important that, Ghana learns from global best practices when it comes to labour market integration of Persons with disabilities. Evidence from Asia and the Pacific suggest that government have designed programs based on innovative strategies to integrate Persons with disability into the labour market seamlessly. This is done through skills training and the implementation of inclusive market policies. Throughout advanced economies known as G20 countries, such as Argentina, Brazil, Australia, Canada German and Italy, comprehensive policies have emerged to improve disability employment. These countries have set the pace for inclusive disability employment and hence Ghana needs not to reinvest the wheel but rather, contextualize some best practices to fit our situation in terms of employment of Persons with disabilities.

To add to the above, employers through education need to be well informed about their responsibility to employ and provide reasonable accommodation for their employees with disability. This is because research findings suggest that some employers are unwilling to employ individuals with disability. Hence conscientizing employers about their legal obligation towards the employment of individuals with disabilities is necessary to demystify

misconception about the capabilities and abilities of Persons with disabilities.

Finally, this study is a qualitative study and research participants were not selected randomly. The approach therefore does not provide a framework for generalization. Thus, future studies should adopt a quantitative approach which will allow for generalization of findings.



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APPENDIX

Consent Form

Title of the Study: Changing the Narrative: Economic Participation of Women with Disabilities

Researcher: Hannah Ekor

Purpose:

This virtual interview aims to gather insights on the economic participation of women with disabilities for my MA dissertation. Your input will help inform strategies and policies to enhance their economic involvement.

Confidentiality:

Your responses will remain confidential and will be used solely for academic purposes in this study. Personal identifiers will be removed in any published results to ensure anonymity.

Voluntary Participation:

Participation is entirely voluntary, and you may withdraw at any time without any consequences.

Consent:

By signing below, you consent to participate in this virtual interview and acknowledge that you understand how your information will be used.

INTERVIEW GUIDE

1. Can you please tell me about yourself?
2. What is your educational background?
3. What has living with disability been like for you?
4. Has the traditional roles for females in the society had any effect on your experiences?
How?

Why do you think so?

5. What would being employed mean to you?
6. What does self-employment mean to you?
7. (a) What is your entrepreneurial background? (Business type, number of years).
- 7(b) What motivated you to start your own business?
- 7(c) What is it like to pursue employment/entrepreneurship as a person with disability?
8. What obstacles if any have you encountered? Does your gender influence any of these experiences? How? Can you provide examples of how these identities interact in your daily entrepreneurial activities?
9. (a) What kind of support have you received from the Municipal Assembly to engage in a business venture?

Money. Gave me a container

- (b) What kind of support did you expect to receive?

10. What kind of support or resources have been most beneficial to you as an entrepreneur? Who provided this support?
11. What challenges have you encountered, related to gender and disability, in your entrepreneurial journey?
12. Which strategies did you employ to overcome those challenges?
13. What are the strategies you put in place to sustain your business?
14. What recommendations would you give to other aspiring entrepreneurs with disabilities?
15. Is there anything else that you would like to share with me about your experience with seeking employment.

