



**THE INCLUSION OF WOMEN WITH DISABILITIES IN INTERNAL SAVINGS AND LENDING SCHEMES (ISALS) BY THE MINISTRY OF WOMEN AFFAIRS, COMMUNITY, AND SMALL AND MEDIUM ENTERPRISES DEVELOPMENT IN HARARE METROPOLITAN PROVINCE, ZIMBABWE**

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**Cite this article:**

Rumbidzai H. C., Tapiwa G. S., Tadios C., Itai H. M. (2024), The Inclusion of Women with Disabilities in Internal Savings and Lending Schemes (ISALS) by the Ministry of Women Affairs, Community, and Small and Medium Enterprises Development in Harare Metropolitan Province, Zimbabwe. *Journal of Advanced Research and Multidisciplinary Studies* 4(2), 92-110. DOI: 10.52589/JARMS-OBZD0020

**Manuscript History**

Received: 11 Jan 2024

Accepted: 18 Mar 2024

Published: 8 May 2024

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**ABSTRACT:** *Women with disabilities remain among the common social groups in communities that face sidelining and exclusion from development interventions, often referred to as the 'unseen' and 'left behind' group. Most research focuses on development initiatives for all women generally whilst following on interventions by the civil society to the relative exclusion of disabled women. Hence, this study was influenced by the need to examine the services of the government through the Ministry of Women Affairs in ensuring inclusion of women with disabilities in development initiatives in particular Internal Savings and Lending Schemes (ISALS) that are being carried out in Harare. The study was informed by the intersectionality approach and used a qualitative research approach in which a case study design was employed. The study involved fourteen participants who included women with disabilities, Community Development Officers/Coordinators (CDOs/ CDCs), Provincial Development Officer (PDO) and other professionals from disability rights agencies. Qualitative data was gathered through interviews, and findings were analyzed using thematic analysis. The major services that were found included mobilizing and training women in communities and monitoring ISAL activities. It was revealed that inclusion of women with disabilities in ISALS is still low and in gradual progression. The study also showed major challenges that the ministry faces in their efforts to include women with disabilities in ISALS, which include shortage of resources to fund reasonable accommodation and inclusive ISALS, lack of support from the families and communities of women with disabilities, stigmatization, and discrimination. The researchers went on to make recommendations towards the implementation of ISALS to promote full inclusion of women with disabilities.*

**KEYWORDS:** ISALS, Women with Disabilities, Small and Enterprises Development, Zimbabwe.



## INTRODUCTION

Women have been historically excluded from many spheres of life because of gendered perceptions which view them as second-class citizens, and women with disabilities routinely encounter even higher magnitudes and more debilitating forms of marginalization (Baldwin & Johnson, 1995; Yates, Carey, Hargrave, Malbon & Green, 2021). In this sad state of affairs, adequate inclusion of women with disabilities in Internal Savings and Lending Schemes (ISALS) may present a breakthrough towards their empowerment. Disability is defined by the Centre for Disease Control and Prevention (2020) as an umbrella term that refers to impairments, activity limitations, and participation restrictions. The Disabled Persons Act (Chapter 17.01) defines disability as a situation in which an individual with mental, physical, and sensory (visual, hearing, speech) limitations is faced with social, physical, and cultural barriers that inhibit him or her to function equally compared to other members of society. The two definitions above reflect a situation in which women with disabilities are not able to fully perform physical, mental, and sensory functions due to limitations that prescribe them to access the same benefits and services in comparison to others who do not have disabilities.

Women with disabilities face forms of marginalization that cut across several spheres. In general, they have fewer economic opportunities, which lead to poorer health, lower educational achievement and higher rates of poverty among them compared to their counterparts with no disabilities (Dhar & Farzana, 2017). For a long time, women with disabilities have been experiencing intolerance, prejudice, and exclusion among other forms of maltreatment (Marini, 2017; Hartblay, 2020). They suffer in their communities with the main barriers involving issues of accessibility and inclusion, one of the main ones being access to financial resources. Thus in general, people with disabilities are reported to have a lower socioeconomic status compared to persons with no disabilities due to difficulties in accessing health, transportation, education, employment, and information (Rugoho & Chindimba, 2018). Additionally, a study on the barriers to healthcare faced by women with disabilities in which data was generated from PubMed, Web of Science, and Scopus databases from the period 2009 to 2017 established that women with disabilities experience key barriers such as being judged, insulted, impoliteness from service providers, poverty, and lack of insurance coverage (Martin et al., 2021). Similarly, a study by Rugoho and Maphosa (2017) in Zimbabwe showed that women with disabilities face challenges in accessing sexual and reproductive health owing to negative perceptions by healthcare professionals and other members of society. The segregation of persons with disabilities is devastating not only for themselves and their families, but it also carries significant development costs for entire nations in the long run (Mitra et al., 2022). This is corroborated by Kanady, Muncie and Missimer (2020), whose analysis indicated that the lower rates of economic and labor market participation by persons with disabilities impose a higher welfare burden on governments.

### Internal Savings and Lending Schemes (ISALS)

The concept of internal saving and lending refers to a community-based financial practice whereby individuals contribute their savings to a common fund and can access loans from that fund to meet their financial needs (Chitema & Chitongo, 2020). In the absence of well-developed financial markets, ISALS provide individuals and households with alternative economic coping mechanisms when confronted by unforeseen problems (Kairiza, 2021). The practice of internal saving and lending can be traced back to ancient times, with Rotating Savings and Credit Associations (ROSCAs) being one of the earliest forms. ROSCAs involve



a group of individuals who pool their savings, and each member takes turns receiving the aggregated sum. This system has been observed in different parts of the world, such as Africa, Asia, and the Caribbean. Tandas, also known as *cundinas* or *tandas de ahorro*, are prevalent in many Latin American countries (Bernasky et al., 2021). In Kenya, *Chama* Groups are common examples of internal saving and lending practices that promote social cohesion, trust, and cooperation within communities. They consist of individuals who contribute a fixed amount of money regularly, and each member receives a lump sum from the pooled funds on a rotating basis (Bernasky et al., 2021). Similarly, Masuku et al. (2023) postulate that ISALS have a longstanding history in Zimbabwe, dating back to the colonial times in which communities were involved in this practice which was termed as “Mukando”. Arguably, ISALS are a wholesale transfer or adaptation of a traditional scheme for rural women that was being practiced since the colonial times. This practice has been instrumental in providing financial support to individuals who lack access to formal banking systems in modern times (Arnold & Gammage, 2019).

The above review implies that ISALS are a system in which women with disabilities can save money and lend it among themselves rotationally with the long-term intention of uplifting their standards of living and this system can be spearheaded by the government. This study’s purpose was to investigate the efficacy of the program that has been implemented in Zimbabwean to incorporate women with disabilities in Internal Savings and Lending Schemes (ISALS) that are being run under the auspices of the Ministry of Women Affairs Community Small and Medium Enterprises Development, given the historical barriers in accessing financial services. The government has the mandate to steer development initiatives such as promoting financial inclusion of women to enable poverty alleviation among vulnerable groups. As such, governments offer a host of services in promoting the inclusion of women with disabilities in ISALS. They include capacity building and awareness, inclusive program design and implementation, as well as monitoring and evaluation. In this vein, for example, the Women’s Development Fund (WDF) in Zimbabwe, implemented by the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, aims to empower women, including those with disabilities, through various financial inclusion initiatives. According to Chibaya et al. (2021), the government of Zimbabwe is playing a fundamental role in narrowing the existing gaps in promoting the inclusion of women with disabilities in ISALS.

### **Theoretical Framework: Intersectionality Approach (Crenshaw, 1989)**

The intersectionality approach was propounded by Kimberly Crenshaw in 1989 as a structural approach that promotes the understanding of functional limitations in various societal spheres. The approach emphasizes the interconnected nature of various social categories, such as gender, race, class, and disability, and how their interconnectedness shapes an individual’s experiences and opportunities. When it comes to the inclusion of women living with disabilities in internal savings and lending programs (ISALSs), the intersectionality approach becomes particularly relevant because the women often experience multiple forms of marginalization due to the intersectionality of gender and disability status. In all such cases, individuals may thus face barriers in accessing financial services and opportunities due to both their gender and disability-related challenges Everett, Steele, Matthews & Hughes, 2019).



## Problem Statement

In Zimbabwe, the government is obliged to take all measures necessary to empower all marginalized persons including women with disabilities through appropriate, transparent, fair, and just affirmative action, enabling them to become self-reliant (Disability Rights Education & Defense Fund, 2023). Hartblay (2020) argues that all sorts of financial inclusion processes can impact the empowerment of all women, therefore the inclusion of women with disabilities is paramount for sustainable development. ISALS are used as a strategy to fight poverty and they have improved the status of women in some Zimbabwean communities through the generation of income and asset accumulation (Kabonga et al., 2022). Women with good access to financial services have higher socio-political, and economic empowerment and this has implications for growing women's negotiating power in society (Bhatia & Singh, 2019). However, women with disabilities remain among the common social groups in communities that face exclusion from development interventions, often unnoticed and left behind (Blanck, Hyseni & Goodman, 2023). This is attributed to institutional and social barriers which also limit their economic participation. Ultimately, this hinders their economic empowerment and financial independence, perpetuating their vulnerability, marginalization, subjecting them to a vicious cycle of poverty. Most research focuses on development initiatives for all women mainly spearheaded by civil society, hence presenting limited attention on the services offered by the government in ensuring disability inclusion. There is thus a need to examine the services offered by the government of Zimbabwe through the Ministry of Women Affairs to ensure inclusion of women with disabilities in development initiatives, particularly ISALS that are being conducted in Harare. There also exists a limited comprehensive understanding of the challenges the Ministry of Women Affairs faces in their efforts to include them in ISALS, which will also hopefully be facilitated by this study.

## Aim and Objectives

The main focus of the present study was to examine the inclusion of women with disabilities in Internal Savings and Lending Schemes (ISALS) that are being spearheaded by the Ministry of Women Affairs Community Small and Medium Enterprises Development in Harare Metropolitan Province, Zimbabwe. The specific objectives that guided the study are as follows:

- i. To examine services being offered by the Ministry of Women Affairs, Community, Small and Medium Enterprises Development in promoting inclusion of women with disabilities in ISALS in Harare Metropolitan Province, Zimbabwe;
- ii. To examine the challenges faced by the Ministry of Women Affairs Community, Small and Medium Enterprises Development in ensuring the inclusion of women with disabilities in the ISALS; and
- iii. To explore the strategies to promote the inclusion of women with disabilities in the ISALS.



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## RESEARCH METHODOLOGY

### Research Paradigm and Approach

The study was informed by interpretivist philosophy which is directly suitable for qualitative research. Hence, the study used the qualitative research approach which is concerned with exploring and understanding the meaning individuals or groups give to human social problems and experiences (Cantelmi et al., 2022) and in this case the inclusion of women with disabilities in ISALS in Harare by the Ministry of Women Affairs. A qualitative research approach allows the researcher to gather in-depth findings of the study context, and it involves the gathering of information in a natural context.

### Design

A case study research design was used in this study. In this case, the focus of the study included women with disabilities who were part of the ISALS as well as staff members at the Ministry of Women Affairs, Community, Small and Medium Enterprises.

### Target Population

A target population is defined as a subset of the population from which a study sample can be drawn (Alston, 2020). The target population for the primary participants were field professional staff at the Ministry of Women Affairs, who are also called community development officers, and women with disabilities who are also part of the ISALS. The target population for key informants were professionals from the Ministry of Women Affairs who are in the management and development departments and professionals or consultants from agencies that are focused on the advancement of disability rights. These were ideal as key informants because they were presumed to have firsthand information on the implementation and design of these ISALS; they also possessed knowledge and experiences on development and disability rights.

### Sampling Techniques

The researchers employed purposive sampling to select participants for the study. Professional staff at the Ministry of Women Affairs in Harare CBD, Hopley and Epworth, provincial offices, in addition to women with disabilities who are part of the ISALS as well as professionals or consultants from agencies focused on the advancement of disabilities were purposely selected to participate in the study. Purposive sampling is a non-probability sampling technique used in qualitative research to determine the study participants (Creswell, 2014). Critical case purposive sampling was used for the study, meaning that purposeful samples were collected from critical cases. These are cases which are important in a particular context where data is collected after understanding a particular case and in this instance the inclusion of women with disabilities in ISALS by the Ministry of Women Affairs.

The total sample size for the study was fourteen participants. Nine primary participants were selected (six community development officers from the Ministry of Women Affairs and three women with disabilities who are participating in the ISALS from Harare CBD, Hopley and Epworth). In addition, five key informants were selected; three from the Ministry of Women Affairs in the department of development provincial offices and two from civil society organizations focused on the advancement of disability rights.



## Data Collection Methods

The researchers gathered data using in-depth interviews. An interview is a face-to-face interaction or dialogue between the researcher and the participant that involves sharing information between the two (Rowley, 2012). Interviewing involves conducting intensive individual discussions with a small number of respondents to explore their perspectives on a particular idea, program, or situation (Creswell, 2014; Rutledge & Hogg, 2020). The researchers conducted interviews with the professionals' staff at the Ministry of Women Affairs, professionals from selected civil society organizations and women with disabilities in Harare central Hopley and Epworth. Interviews helped the researchers to pursue the actual meanings of the study's central themes informed by the research aim and objectives. Another advantage of using an interview for this study was that it gave the researchers better regulation over which information to take as opposed to questionnaires that provide information that is not quite open to the researcher's discernment (Burcu, 2000).

## Data Collection Tools

Interview guides were used to control the interviewing process. Unstructured interview questions were designed in line with the study objectives in which the first section solicited demographic information of the study participants.

## Data Analysis

The researchers used reflexive thematic analysis to analyze the (qualitative) data. According to Braun and Clarke (2019), reflexive thematic analysis (RTA) is an approach to qualitative data analysis that focuses on identifying and interpreting themes within the data while also considering the researcher's own subjective perspective and reflexivity. The researchers followed the following steps as outlined by Braun and Clarke (2023): *familiarization with the data*, which involved reading the raw data in order to gain a holistic understanding of the content; *data coding* which entails starting the coding process by identifying and labeling meaningful units of data (words, phrases, or entire sentences that capture key concepts or ideas) (Campbell et al., 2021); *generation, reviewing and naming of themes* which are broader patterns or concepts that emerge from the coded data (Braun, Clark & Hayfield, 2022). In trying to safeguard the validity and reliability/trustworthiness, the researchers ensured the following: data credibility, transferability, confirmability, and dependability.

## ETHICAL CONSIDERATIONS

The researchers adhered to research ethics. For instance, respect for informed consent involved the researchers formally informing the participants the associated benefits and risks (Arifin, 2018). The respondents were informed that their responses to the interview questions would be shared for research and education purposes and no names would be tagged against those responses. The researchers also asked for permission to audio-record the responses during the interviews for dependability and data analysis purposes. Other research ethics that were adhered to were the right to privacy, confidentiality and protection from harm.



## DATA PRESENTATION AND DISCUSSION

### Understanding of Disability Inclusion in the context of ISALS

First, participants from the ministry were asked to give their understanding of disability inclusion within the ISALS. It was realized that the professionals have different levels of understanding in regards to disability inclusion in the ISALS. Some of the pertinent responses are presented below:

*Inclusion entails that women with disabilities can participate without any discrimination and according to their physical ability if they are able to buy shares within the passbook method of ISALS to reduce their vulnerability and improve economic status. (Primary Participant 1 - CDO [Community Development Officer])*

*Disability inclusion means to involve all women apart from their disability status, this means one must be careful of discrimination (Primary Participant 2 - CDO).*

*Disability inclusion involves full participation of women with disabilities taking in mind their different disabilities and ensuring a conducive environment both physically and socially is created to ensure removal of barriers. It also entails having the government collaborating and getting technical support from Organizations of Persons with Disabilities (OPDs) to ensure meaningful inclusion. (Key informant 4-Disability rights organization (Federation of Organizations of Disabled People in Zimbabwe).*

Based on the above findings, it was understood that community development officers simply understood disability inclusion only in terms of non-discrimination. This was in contrast to key informants who had an in-depth understanding of what it means, describing it to capture the concepts of full participation, hence leaving no one behind, taking cognizance of different disabilities and making the physical and social environment conducive for their meaningful participation. This presents a gap in understanding disability issues among community development officers, who are the workers on the ground. This also leads to questions about how they relate with women with disabilities and if they meaningfully engage with them. The limited understanding by staff from the ministry also gives further support to the intersectionality theory, which postulates how limited understanding can contribute to exclusion of women with disabilities (Moodley & Graham, 2015).

Although the implementation of the Women's Development Fund (WDF) in Zimbabwe by the Ministry of Women Affairs, Community, Small and Medium Enterprises Development aims to empower women with disabilities through supporting internal savings and lending groups (ISALS) specifically designed for them, the absence of comprehensive understanding of disability issues presents ambiguity about the state of their inclusion. Hence, it is instructive that Chitongo (2020) raised alarm about the increased vulnerability and exclusion of women with disabilities despite the implementation of ISALS by the Zimbabwe Government.



## **Services Offered by the Ministry of Women Affairs Community Small and Medium Enterprises Development in Promoting Inclusion of Women with Disabilities in ISALS**

### **Mobilization**

Mobilization was found to be a key role that the Ministry plays in a bid to promote inclusion of women with disabilities in ISALS. The targeting of all women in communities enables that no one is left behind in this developmental aspect that empowers women (Kabonga & Zvokuomba, 2020). The following responses were captured during the interviews in line with mobilization.

*Everyone is called on to join the ISALS if they have the capacity to meet the requirements; by everyone we also mean women with disabilities and other people from vulnerable backgrounds. It is mainly through text messages (Primary Participant 2 - CDO).*

*The ministry mobilizes all women. However, some of us do not easily get this information. In my case, I had to get the information from my friend ...she came to my house and talked about the ISALS, she is the one who convinced me to join. (Primary Participant 7 - Deaf woman).*

*The ministry plays a key role in mobilizing all women including those with disabilities. Messages of invitations are sent across communities with hopes to reach everyone. Officers on the ground are encouraged to mobilize women with disabilities through collaborations with non-governmental organizations that specialize with disability. The bottom line is, invitations are sent out to everyone, hence are open and inclusive. (Key informant 1- DDO[District Development Officer]).*

As indicated above, the participants underscored that one of the major services of the ministry is to mobilize women to participate in ISALS through word of mouth, text messaging and sometimes in collaborations with OPDs as an action of bringing people together in preparation for the ISALS activities. It should, however, be noted that ISALS in Harare target all women but efforts to deliberately target women with disabilities are noticeably low. One participant who is deaf clearly highlighted how the ISALS information got to her through her friend who can communicate with her. This indicates the absence of accessible information formats hence a barrier to meaningful inclusion. This corroborates the findings by Kwape et al. (2017), which revealed that women with disabilities face multiple barriers to their inclusion, the major one being limited access to information. It can therefore be averred that lack of access to information is a major factor that exacerbates their socio economic vulnerabilities as they are not able to access platforms that positively impact on their socioeconomic status. Similarly, Ranabahu and Tanima (2022) also observed that women with disabilities are less informed about the existence of microfinance programs. This cements the notion that this group is mostly excluded particularly in terms of access to information.

### **Training**

The study revealed training to be another major service in spearheading ISALS in Harare in trying to ensure inclusion of the women with disabilities. The study indicated that the Ministry solely provides training sessions in which the Ministry officials (Community Development Officers; CDOs) visit communities and provide training to all women including those with disabilities on how to do ISALS. The training includes the formation of groups to do shareholding of money and the loaning of those shares in groups. Training was found to be





essential for the success of ISALS implementation in communities. On the contrary, it was found out that the training methods that are employed are not inclusive for all. For example, training methods do not cater for the blind and those who are deaf. Additionally, the Ministry training is conducted in some places with accessibility limitations such that those with wheelchairs cannot reach them. Some of the responses in conjunction with the above observations are as follows:

*We ensure that everyone is included, and no one is left behind in terms of gender, education, status, disability, etc. When we do training, we inform that everyone should benefit from the ISALS training programs. We still need more efforts to ensure inclusion of women with disabilities and eliminate discrimination in ISALS group formations. (Primary Participant 5 - CDO).*

*Covering Harare Central District ISALS, about 300 women were trained. Notably, out of the 300 women who were trained, 7 were women with disabilities (2%) were involved. (Primary Participant 4 - CDC).*

*The Ministry teaches us about ISALS in terms of how to establish groups, savings, and developing the constitution for our group. I voluntarily joined through the help of my friend. The selection of ISALS group members is upon agreement. The ministry just teaches, and members organize themselves. In our group of 15 members I am the only one with a disability. I know there are other women with disabilities in the area who would have also wanted to be part of the ISALs (Primary Participant 8 - Woman with Physical Disability).*

The findings demonstrate that the ministry mainly provides training to all women including women with disabilities about ISALS with the intention to build resilience against poverty, promote self-reliance and improve the livelihoods of all women through shareholding and giving of loans to start or boost existing businesses. The findings dovetail with the findings by Van der Heijden et al. (2019), who observed that governments are mainly responsible for training targeted women with disabilities to enhance their financial literacy, money management abilities, and entrepreneurial skills.

However, the ministry appears to provide training and mandates women to group themselves to form ISAL groups without having a robust method to ensure the groups include women with disabilities, which in turn feeds discrimination. For instance, some key informants averred that mainly verbal communication is used, which may not reach the deaf. This further indicates evidence of the intersectionality of disability and access to information to negatively influence meaningful engagement of women in the ISALs (Moodley & Graham, 2015), which presents a gap in terms of meaningful inclusion. Hence, the ministry's role should be reinforced through inclusive training in language and communication issues.

## **Monitoring**

Participants also indicated that the Ministry of Women Affairs play a supplementary role of monitoring the ISALs. Monitoring on its own is a fundamental activity that is employed in the coordination and management of projects. It was highlighted by most participants from the ministry that they monitor the ISALS as they progress during which passbooks are used to track records for savings (shareholding) and the lending of shares within the group. It was also highlighted that ministry officials attend meetings for the ISALS group to check if they are



doing well. Additionally, monitoring is meant to ensure accountability and transparency in how funds are used in ISALS groups, for example how they share and invest in the funds. However, it seems the ministry officials have no absolute control while performing their monitoring service.

*The ministry monitors the groups doing ISALS to ensure maintenance of order and transparency by constantly checking on the group and attending some of our meetings. The CDO always asks about me to check if all is well (Primary Participant 9 - Woman with Physical Disability).*

*The Ministry monitors a passbook that records transactions in which the book has recordings for savings and loans and members' contributions of shares within the group. Participation in the ISALS is open to everyone who is willing to buy shares and take a loan (Use of Asset-Based Resources Approach) (Primary Participant 2 - CDO).*

*As a ministry, we also monitor the ISALs to ensure they are running smoothly, this is to also check on the welfare of the less privileged ones within the group, including women with disabilities as they are susceptible to some misfortunes such as being indirectly denied borrowing group funds. However, we are not bound by any framework to thoroughly monitor these measures and take any strict legal action against misconduct (Key Informant 2, PDO).*

The above findings are in tandem with those of Ndhlovu and Mudzingwa's (2022), who found that the government collects and analyzes data on the growth of ISALS and how savings and lending go amongst all women without prejudice. A study in Malawi by Holmes (2020) and another by Hunt et al. (2022) similarly revealed that governments use a specific monitoring and evaluation framework for ISALS. However, according to the key informants, ISALs being run by the Ministry of Women Affairs in Zimbabwe do not have a monitoring framework or binding documents as they are regarded as informal activities. The absence of guiding monitoring frameworks presents challenges in strictly monitoring full inclusion of the women with disabilities.

Engaging women with disabilities in the monitoring and evaluation process can ensure their perspectives and experiences are considered. Governments can adopt participatory evaluation approaches, such as focus group discussions, interviews, or surveys, to gather feedback from program participants (Ndhlovu & Mudzingwa, 2022). Gudza (2018) argues that monitoring and evaluation programs promote transparency in development efforts that are aimed at addressing inequalities for vulnerable populations. In the same vein, Chibaya, Govender and Naidoo (2021) observe that collaboration with researchers, academics, and evaluation experts to conduct in-depth studies and evaluations on the inclusion of women with disabilities in internal savings and lending programs is important. These partnerships can provide rigorous analysis, identify best practices, and offer recommendations for program enhancement.

### **Facilitating Partnerships**

It was also observed that facilitating partnerships is also a service offered by the ministry in promoting inclusion of women with disabilities in ISALS. Partnerships with other stakeholders is fundamental in enhancing the effectiveness of ISALS in terms of funding and to a certain extent mobilization (Chitema & Chitongo, 2020). Interviews revealed that organizations such as Mavambo Trust, GOAL Zimbabwe, Department of Social Development (DSD), Federation



of Organizations of Disabled People Zimbabwe (FODPZ) and Leonard Cheshire partner with the Ministry of Women Affairs to ensure that all women are fully empowered to start their own projects that generate income and reduce their barriers to accessing resources.

*We trained women for ISALS in partnership with GOAL Zimbabwe, in which the women were given individual starter kits by GOAL. The Ministry only condensed their knowledge... (Primary Participant 4 - CDC).*

*Needs assessment is done in collaboration with development partners to establish the needs of women (Primary Participant 5 - CDC).*

*The government also works with the civil society to mobilize and finance some of the ISAL activities. We sometimes also refer women with disabilities to them for training (Key Informant 5 - OPD).*

These findings fall in line with those reported by Small and Van Der Meulen (2023), who showed that North American women with disabilities are provided with financial support through such kinds of partnerships, which boost their capacity to participate in financial projects. These partnerships can also assist in identifying best practices, and offer recommendations for ISALS enhancement by strengthening mobilization strategies and synergies of work through setting agreements that give provisions for the organizations to mobilize a specific number of women with disabilities to participate in the ISALS being spearheaded by the ministry.

### **Challenges Faced in Facilitating Inclusion of Women with Disabilities in ISALS**

The study also identified the challenges that are being faced mostly by the Ministry in ensuring inclusion of women with disabilities in ISALS. Hopefully, the identification of these challenges largely will promote the improvement of service delivery and ultimately influence improvement in the inclusion of women with disabilities in the ISALS. The major challenges that were established from this study include limited financial resources, absence of family and community support, absence of ISALS supporting frameworks, and incapacitation of field staff.

#### **Limited Resources**

For example, most participants cited limited resources to be the major obstacle that prevents the Ministry from facilitating full inclusion of women with disabilities in ISALS. Availability of financial resources provides room for the ministry to provide specific needs that can allow full inclusion women with disabilities. The unavailability of these resources may in turn have a direct relationship with many of the other challenges the ministry and related agencies may face in ensuring inclusion of the disabled women in ISALS.

*The ministry does not have resources to facilitate programs that fully accommodate us. For example, when we do ISALS meetings, I cannot reach the meeting place because I use a wheelchair and the place is not accessible with my wheelchair. (Primary Participant 8 - Woman with Physical Disability).*



*Most of the women with disabilities live in poverty; it has proven to be a struggle for them to join and stay in ISALs because the ministry has no budget for startups... the most we can do is train them (Primary Participant 1 - CDO).*

*Women with disabilities... When called for ministry programs, very few of them show up. The ministry has no adequate resources for disability-inclusive programs such as accessible buildings, information that is in accessible formats and generally to cater for the varied needs of women with disabilities (Key Informant 2 - PDO).*

From the above, it can be established that the ministry is unable to fund startups or starter kits, the key personnel do not have information in accessible formats for those with visual impairments, and some areas do not have accessible venues. Furthermore, given the state of the Zimbabwean economy, most women with disabilities who survive within frugal means find it difficult to buy shares in ISALS (Mishi & Kapingura, 2012). Without partnering with well-resourced agencies, the government has limited capacity to provide meaningful inclusion and facilitate reasonable accommodation of women in these ISALS. Hence, despite the development mantra enshrined in ISALS, lack of resources remains a major impediment.

In addition, running ISAL groups that include women with disabilities demands availability of specific equipment and materials that are tailored to suit their needs which requires availability of extensive financial resources (Gedamu, 2020). Hence, it remains a challenge for the Ministry to fully train women with blindness, hearing impairments, those with physical limitations due to limited availability of resources. This brings light to the intersectionality of disability and the working environment whereby inaccessibility issues perpetuate the exclusion of women with disabilities in ISALS (Moodley & Graham, 2015).

### **Absence of Family and Community Support**

The study found out that families and the community do not fully support women with disabilities to become fully involved in ISALS. Most of the participants clearly stated that families and communities discriminate against women with disabilities and fail to render the needed support. In the same vein, immediate family members do not encourage their relatives to take ISALS seriously so that they feel encouraged and participate. Lack of family support results in less involvement of women with disabilities in ISALS.

*Some women with disabilities who participate in these ISALS lack support from family members and relatives. I can also conclude that other women with disabilities do not participate in ISALS because they do not have support from the people they live with, these people need extensive family support (Primary Participant 1 - CDO).*

*At first, my family was against my decision of joining ISALS, they told me that I was increasing the burden for them. However, with time they realized they could support me in various ways which include helping me set up my market and leave me alone to do the sales (Primary Participant 9 - Woman with Physical Disability).*

*It is difficult to mobilize women with disabilities to participate in ISALS because most of them do not have support from their families (Primary Participant - CDC 5).*

*Family and community support go a long way in building confidence for women with disabilities to participate in ISALS (Key Informant 3 - DDO).*



Women with disabilities do not have adequate support from their immediate relatives and the community for them to secure capital to kick start on small projects to sustain their involvement in ISALS. The aspect of inadequate support from the family goes along with some discriminatory practices and negative attitudes held by the community towards women with disabilities. This indicates the intersectionality of adequate social support and thriving in the economic sector as a person with disability. Negative attitudes and stereotypes can lead to exclusion and limited opportunities for women with disabilities despite efforts made by the government to facilitate inclusion (Monedero, Cuesta & Angulo, 2014). Their willingness and confidence to participate in government initiatives is negatively affected. Therefore, support can create a chance for women with disabilities to have access to resources and equitably promote their empowerment. This is confirmed by numerous studies on financial inclusion which have established that microfinance schemes promote the elimination of discrimination of disabled women (Sarker, 2013).

### **Absence of Formal Frameworks for ISALs**

It was found that there are no formal frameworks for guiding ISALS making it difficult for the implementers of the program to fully ensure the inclusion of women with disabilities. Frameworks are an effective way of ensuring standardized implementation and can be used as tools for monitoring interventions. The absence of these robs the effectiveness of interventions.

*Approach for ISALS does not mandate inclusion, women with disabilities are bound to be left behind in group formations (Primary Participant – CDO).*

*ISALs have no legal obligations, there is no document to clearly state how to follow through the inclusion of women with disabilities. This makes it difficult to follow up on the state of inclusion of women with disabilities and ultimately affects intended development goals (Key Informant 1 - DDO).*

*The ministry does not have a formal framework which compels it to do ISALs, and to furthermore strictly mandate it to include women with disabilities. We only refer to the mentioning of persons with disability in the constitution of Zimbabwe.*

These findings are in line with the study by Waltz and Schippers (2020), who highlighted how discrimination by government efforts is hidden within lack of political will to create frameworks and networks for people with disabilities, mentoring or training and allocation of adequate resources to facilitate inclusion (money, time, and energy). The absence of formal regulatory frameworks to govern ISALS to deliberately target and include women with disabilities indicates concealed structural discrimination and conservative knowledge on disability inclusion (Anyanwu, 2004). However, the Ministry of Women Affairs, Community, Small and Medium Enterprises Development can work with a designed monitoring and evaluation system/ framework for programs promoting inclusion through the National Disability Policy. Unfortunately, this also needs financing to follow through and the ministry already has a tight budget.

### **Strategies to Promote Meaningful Inclusion of Women with Disabilities in ISALs**

Last, the study solicited strategies that can be employed to promote the meaningful inclusion of women with disabilities in ISALs to address the main challenges that had been highlighted. Some of the major recommendations are listed below:



*The Ministry should work with other organizations that work with people with disabilities since these organizations are fully funded. Most women with disabilities, for example, those who are blind do not have assistive devices (Primary Participant 1 - CDO).*

*We need platforms for our voices to be heard (Primary Participant 9b - Woman with Physical Disability).*

*The ministry should first inquire from PWDs on the best ways to conduct training to meet the special needs of PWDs and overcome discrimination within the smaller ISAL groups (Primary Participant 7 - Deaf Woman).*

*Families and communities should be sensitized on the importance of supporting women with disabilities in ISALS programs, especially the benefits they can gain. Awareness campaigns are aimed at mobilizing families and communities to improve on support that should be given to those with disabilities and eliminate discrimination. Those without money should be trained and they mobilize funds from relatives and the business community to join ISALS (Primary Participant 2 - CDO).*

*We may need to strengthen resource mobilization, having partnerships is one way to increase our funding (Key Informant 2 - PDO).*

*There is a need to eliminate misconceptions about PWDs as well as to capacitate them to become self-reliant through ISALS. Engaging Department of Social Development and other agencies who can cater offer assistance (Key Informant 1 - DDO).*

The strategies above were made towards promoting the emancipation of women with disabilities so that they become self-reliant and more involved in ISALS. Establishment of partnerships with various stakeholders was suggested to be a useful strategy that can facilitate the inclusion of women with disabilities. The related findings correspond with Pal and Gupta's (2022) recommendation to improve the impact of ISALS towards vulnerable groups through the concerted involvement of different organizations, which ensures effective coordination, monitoring and data collection to guide decision making.

Improved resource mobilization is another of the strategies that were suggested to promote the inclusion of women with disabilities. It was argued the government can scale up its mobilization strategies and have budget allocations towards improving income generation among vulnerable groups such as women with disabilities. This concurs with the suggestion by Obwanda (2023), whose study in Kenya and Uganda found that these countries have made significant headway in improving the impact of ISALS on people with disabilities through strengthening their lending schemes by mobilizing resources and funding trainings in such a way that they were comprehensively complemented by starter kits. In the Zimbabwean context, there is similarly a dire need to empower women with disabilities and give them starter kits and then thoroughly monitor the ISALS. Also, their training programs are reported to be generally lagging on meeting unique needs for women with disabilities who join ISALS. All such gaps can be addressed through strengthened resource mobilization.

The majority of the participants also highlighted sensitization as a complementary strategy that can eliminate discrimination and stigmatization of PWDs and increase inclusion. It was found that women with disabilities are segregated and people have negative attitudes towards them such that they are left behind in forming the smaller ISAL groups. People tend to disassociate



themselves from those people with disabilities, thus worsening their activity limitations. In this light, Peprah, Avorkpo and Kulu (2022) state that the elimination of discrimination and stigma will ensure that women with disabilities can have greater access to lending schemes.

## RECOMMENDATIONS

We offer the following recommendations based on the findings of the present study:

i. The government should consider increasing the budget allocation for the implementation of ISALs for the Ministry of Women Affairs to facilitate meaningful inclusion of women with disabilities. This financing will pave the way for equitable access to financial resources that can enable them to engage in projects to ensure sustainable livelihoods through making provisions of startups for women with disabilities. It will also fund training of staff and production of accessible formats of information regarding ISALs.

ii. There is a need to improve partnerships and make them multi stakeholder. These partnerships will include civil society and organizations of persons with disabilities, central government, and the Department of Social Development to enhance capacities in coordinating ISAL activities that are disability inclusive.

iii. The Ministry of Women Affairs can also consider taking up institutional strengthening in terms of enhancing disability inclusive practices through strengthening the capacity of staff particularly community development coordinators to effectively reach more women with disabilities in ISALs. Disability inclusive-implementation of activities includes making efforts to accommodate women with disabilities in cognizance of their unique needs. This may include, for example, using sign language or making provisions for sign language interpretation, using physically accessible buildings, producing information in accessible formats, and accommodating the ideas of women with disabilities.

iv. There should be prioritization of formalized monitoring and evaluation frameworks with approaches that facilitate disability inclusive data collection to track and assess disability inclusion in ISALs and other women development initiatives by the ministry. This will form a basis to influence policy and programming to improve inclusion of women with disabilities. In the same vein, ISALs can be formalized and have legally binding provisions because these are some of the microfinance systems that women with disabilities can borrow from at low interest.

v. The Ministry of Women Affairs should mobilize support from other stakeholders to harness the impact of awareness campaigns targeting families, women with disabilities and communities to eliminate societal attitudes and discrimination against women with disabilities. This will improve the confidence of women with disabilities to participate in microfinance activities including ISALs.

vi. It is also important to make deliberate effort in targeting women with disabilities to participate in ISALs. After mobilizing these women, training on confidence building and self-assertiveness should be conducted to strengthen their interpersonal capacities to fully participate in the ISALs.

vii. The ministry officials should ensure that they consult the grassroots (women with disabilities) and design ISALS training activities sensitive to the special needs of this population, as they say '*nothing for us without us.*' This will ensure that inclusion of the latter



is maximized and ultimately, equitable access to financial resources can be realized for women with disabilities.

viii. The ministry may also consider making use of the intentional disability inclusion approach developed within this study to guide implementation of disability inclusive practices in ISALs.

## **IMPLICATIONS OF THE STUDY TO DEVELOPMENTAL SOCIAL WORK PRACTICE**

The study implied the following to developmental social work practice.

- i. Developmental social workers should take a stand to advocate for strong coalition building between the Ministry of Women Affairs, organizations of persons with disabilities and women with disabilities to strengthen coordination and capacity building in promoting disability inclusion. Coalitions must be intentional and specific and made in such a way that facilitates equal partnerships and transparency whilst considering the interconnectedness of disability, development, and sociopolitical and economic environments.
- ii. Developmental social workers should also facilitate activism towards the realization of formalized frameworks that monitor inclusion of women with disabilities in ISALs and other women development initiatives by the ministry.
- iii. It is also the responsibility of developmental social workers to take on the analyst role in the implementation of these ISALs, make recommendations or advice for policy and institutional change and to also follow up on their actualization.
- iv. For the researcher who is a developmental social worker, it is important to follow through the implantation of the recommendations made above to the Ministry of Women Affairs such that the study is meaningful in practice.

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