

## Exploring the Intersectionality of Disability and Gender: Unraveling Disparities in Economic Opportunities

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**Abstract:** Persons-with-disabilities (PWDs) face significant disparities in economic opportunities compared to those without disabilities. Moreover, this disparity is likely compounded by factors such as gender. Women-with-disabilities may face unique challenges and require targeted solutions. Inclusive environment in both educational and professional settings is necessary now to support the achievement of the SDG8. Therefore, this research has used a qualitative cross-sectional approach to explore the intersectionality of disability and gender in relation to economic opportunities within a conflict theoretical framework. In this study, the universe was Karachi. The researchers used the purposive sampling method. Data was collected by conducting in-depth interviews in Urdu through unstructured interview guide and then transcribed in English, analyzed, organized, and properly stored. Sample size was twelve. Population was persons with disabilities. The researchers used thematic analysis method. Respondents shared their opinions on differences in economic opportunities and outcomes. Moreover, the majority of respondents perceive that gender intersect with disability to shape economic opportunities for individuals terribly and women face more challenges. It is concluded that there are some barriers, for example, limited job opportunities, physical barriers, educational obstacles, social obstacles, systemic issues, and gender discrimination. This study contributes to knowledge, inform policy and practice, and promote social justice by shedding light on the nuanced experiences and inequalities. Further research should be conducted about the trends and impacts of online learning and online earning on promoting inclusive, sustainable economic growth and full employment.

**Keywords:** Disability, Gender, Disparities, Economic Opportunities, SDG8

### Introduction

SDG8 aims to promote inclusive economic growth (Martin, 2023). Persons-with-disabilities (PWDs) face significant disparities in economic opportunities compared to those without disabilities (Disability:IN, 2024). Pakistan follows the definition of the CRPD which states, “Persons-with-disabilities (PWDs) are those persons who have chronic physical, mental, intellectual and sensory disabilities” (Disability:IN, 2024). Various forms of Disability often influence the decisions of organizations regarding the employment of people-with-disabilities. It effects the inclusive economic growth (Suresh & Dyaram, 2021). Generally, women-with-disabilities are facing discrimination. Women-with-disabilities are even less fortunate than men-with-disabilities means Women-with-disabilities are facing more discrimination than men-with-disabilities (Emmett & Alant, 2006).

Disability is a public health problem all over the world. Disability becomes the reason of some kind of poverty. Such kind of poverty is a major problem. It has been a big challenge for global poverty governance since forever (Wang et al., 2023). It is a basic human right of everyone to live and participate in social life. However, it is not easy for everyone to enjoy this basic human right. Persons-with-disabilities (PWDs) require additional care and support. This is a real challenge in countries which are now developing (Kunnath et al., 2023) like Pakistan. Though, there are no reliable

statistics on disability in Pakistan. Estimates vary widely (Disability:IN, 2024). Still, it is clearly evident that persons-with-disabilities (PWDs) face difficulty in finding employment. Persons-with-disabilities (PWDs) have insecure jobs. Persons-with-disabilities (PWDs) have limited employment. Persons-with-disabilities (PWDs) have less promotion opportunities (Donnelly et al., 2020). Because Pakistan doesn't have any specific workplace accessibility laws in place (Disability:IN, 2024).

In low-income-countries and middle-income-countries, unemployment rates among persons-with-disabilities (PWDs) are higher than the unemployment rates among persons-with-disabilities (PWDs) in high-income-countries. This is even after the calls for action by the United Nations Convention on the Rights of Persons-with-disabilities (PWDs) and SDGs. United Nations Convention on the Rights of Persons-with-disabilities (PWDs) and SDGs aim to improve the economic well-being of marginalized groups (Morwane et al., 2021). Persons-with-disabilities (PWDs) experience worse employment outcomes than non-disabled people, therefore, the United Nations Convention on the Rights of Persons with Disabilities (CRPD) commits states to prohibit inequality and provide accommodations but global systems about it have not yet been analyzed (Heymann et al., 2021).

In Pakistan, the legal system is weak. The legal system of Pakistan is almost unable to protect the rights of persons-with-disabilities (PWDs). The legislation

specifically aimed at disabled people is *The Persons-with-disabilities (PWDs) (Employment and Rehabilitation) Ordinance 1981*. It means employers with 100 or more employees must ensure that at least 2% of all employees are disabled. However, the Sindh Disabled Persons Empowerment Act actually increased the employment rate in 2018 from 2% to 5%. (Disability:IN, 2024). Social services play a major role in providing employment opportunities for people-with-disabilities (Mauksch & Dey, 2023). Still, inequality and unemployment are major challenges, disproportionately affecting those with impairments.

Therefore, in a study of 20 nations, Oña et al. (2024) examined unemployment rates. Moreover, Oña et al. (2024) also examined the barriers for individuals with spinal cord injuries in labor market participation. Oña et al. (2024) also took the socioeconomic status of individuals with spinal cord injuries into account. Moreover, Öncel (2024) examined the relationship between disability status and income sources. He gathered data from the Turkish Statistical Institute's Panel Survey of Income and Living Conditions, which was conducted from 2018 to 2021. To enhance the employment outcomes of people-with-disabilities (PWDs) in these nations, factors that enable and impede employment should be investigated (Morwane et al., 2021).

However, there is a significant shortage of study on livelihood jobs in low and middle income nations, necessitating greater investigation. Women-with-disabilities are suffering because women-with-disabilities are unable to accomplish their career aspirations. Women-with-disabilities are unable to choose the type of employment for themselves (Chitapi et al., 2024). Therefore, this study is justified due to the persistent economic disparities and the need to understand how these disparities vary across different genders. By addressing this research gap, the study aims to contribute to knowledge, inform policy and practice, and promote social justice by shedding light on the nuanced experiences and inequalities.

### Objectives

- To examine the extent of economic disparities experienced by persons-with-disabilities (PWDs)
- To explore the intersectionality of disability and gender in relation to economic opportunities

### Research questions

- What are the differences in economic opportunities and outcomes between persons-with-disabilities (PWDs) and those without disabilities?
- How does gender intersect with disability to shape economic opportunities for individuals?

### Literature Review

According to Chitapi et al. (2024), Persons-with-disabilities (PWDs) face unemployment in almost all countries. Moreover, People with disabilities often lose jobs. They also lose wages. They become dependent

not only physically but also in economic context. It increases problems for them and also for others. Frączek (2024) has focused on the possibilities. According to Frączek (2024), the inclusive organizational behavior (IOB) should be implemented now. Frączek (2024) consider this concept in terms of increasing employment of people with disabilities. The scope of remote working for people with disabilities should be increased. Oña et al. (2024) has focused on a specific type of disability. Oña et al. (2024) have showed that unemployment rates are much higher for persons-with-spinal-cord-injury than the general population. Moreover, in low-income-countries, this situation is many times worse, unfortunately, for persons them than the general population. Although, they quantified the extent of inequality for them, in the labor market, they have also indicated that there are more barriers in entering the labor market for them, in low-income countries than high income countries.

Moreover, according to Banks et al. (2023), there is a shortage of proofs about the effectiveness of livelihood interventions for people with disabilities. Self-employed and small businessman may face high levels of barriers to small business success. Self-employed and small businessman may face exclusion from training, discrimination, inaccessible travel, services or networks. There is a livelihoods program named “the InBusiness program”. “The InBusiness program” targeted to small businessmen with disabilities or their caregivers. It is delivered by a consortium of non-governmental organizations. This program focused on improving the practices, skills and opportunities of subcontractors. This program also linked them to procurement opportunities with the public and private sectors.

According to Wang et al. (2023), employment interventions have played an important role in improving poverty, but progress varies across sectors and disability groups. In addition, He and He (2023) have demonstrated the strategies employed by women facing challenges in the field of cyber security. In Uzbekistan's labor relations, Kamola (2023) has conducted a critical examination of discrimination. In which Kamola (2023) has emphasized on female and disabled individuals. Moreover, Saquin (2023) identified significant differences in age, gender and education. In the Province of Cavite, Saquin (2023) has focused on determining the employment opportunities in major industries for persons with disabilities.

Moreover, Saquin (2023) identified those demographic characteristics of persons with disabilities, which were accepted by the participants. Saquin (2023) also identified the ability of people with disabilities to work in soft skills and hard skills. In was concluded that specified industries actually accepted the Persons-with-disabilities (PWDs) as employees. However, the construction industry, there was a significant difference on the acceptability of Persons-with-disabilities (PWDs) due to their disability type.

According to Kamola (2023), women with impairments confront numerous challenges. He contributed to the current discussion about social justice by shedding light on prejudice in labor relations. He provided practical policy ideas for decreasing discriminatory conduct that are consistent with international commitments and comparative viewpoints. He and He (2023) have revealed that disabled individuals are influenced by various factors, such as “societal norms”, “family dynamics”, and “cultural disparities”. Kamola (2023) has advocated for initiatives in Uzbekistan to create an inclusive and equitable work environment.

According to Hidegh et al. (2023), the interest is growing in intersectional entrepreneurship studies. So many studies are investigating the interplay of disadvantaged and privileged identities. However, there is still a lack of investigation about people with disabilities. Therefore, Hidegh et al. (2023) have investigated disability, gender, and entrepreneurship. Moreover, Kunnath et al. (2023) have analyzed data from various government reports in the state of Kerala, India. Kunnath et al. (2023) have found that the observed gaps in the disability sector in Kerala were mainly in the areas of model sustainability, innovation, research, skill development, education and entrepreneurship along with insufficient ecosystem implementation and planning. Despite the incompleteness of information in many government agencies, it was encouraging to note that many programs were implemented to support people with disabilities. Even in disasters such as floods and epidemics. Persons-with-disabilities (PWDs) should be prepared for independent living.

Mauksch and Dey (2023) have examined how social enterprises define and promote the potentials of disabled. “Magic Fingers” commodified disability in a new way. “Magic Fingers” has reinforced that the notion of disability as a negative condition should be “overcome” through work. Moreover, new market-based evaluative differentiation at the individual level between more and less disabled individuals should be created. Actually, Mauksch and Dey (2023) has conducted this ethnographic study on “Magic Fingers”. “Magic Fingers” is a Nepal-based enterprise that gives jobs to blind people as massage therapists. Mauksch and Dey (2023) have identified that although entrepreneurial “doings” of disability was guided by an empowerment but unfortunately resulted in subtler exclusion.

Kamola (2023) did a thorough examination of the legal framework, empirical data and societal norms. Zulmi et al. (2021) have already described the practice of managing employees with disabilities inclusively at “PT SAMA”. Zulmi et al. (2021) have identified the implementation of disability inclusive principles. Zulmi et al. (2021) have identified the regulations and policies, benefits, and factors related to “HRM Practices of employees with disabilities”. According to them, in “PT SAMA”, the rules and regulations

governing the management of personnel with disabilities are in accordance with the “Law No. 8 of 2016 on Persons with Disabilities”. According to Suresh and Dyaram (2021), although so many concerted efforts and directives have done. However, Indian organizations still have to do a lot for “the inclusion of Persons-with-disabilities (PWDs) in the workforce”.

Acknowledging the role of employers in improving their employment prospects, Suresh and Dyaram (2021) have examined what else direct the decisions about targeted recruitment of persons with disabilities. According to Donnelly et al. (2020), among “Organization for Economic Co-operation and Development countries”, Australians with disabilities are most at risk of experiencing poverty. Whereas, Ballo (2019) has argued that the correlation between the gender and the effect of higher education on labor market outcomes for disabled people should be studied. According to Maroto et al. (2018), Intersectional feminist scholars emphasize a lot on how overlapping systems of oppression has been structuring gender inequality. However, while focusing on the gendered, classed, and racialized bases of stratification, intersectional feminist scholars sometime overlook disability.

According to Angela (2015), in a society where economic mechanisms are based on the principle of competitive economy, the well-being of the family depends primarily on the beneficial economic activities of its members. According to Nevala et al. (2014), “help of others”, “vocational counselling and guidance”, “education”, “changes in work schedules”, “work organization”, “self-advocacy”, and “special transportation” are those things which reduce costs and promote jobs for “persons with disabilities”. Exposure, education, job support, and employment strategies provided by case management are those things which help “persons with disabilities” in returning to work. These things are even more cost-effective than conventional care for persons with disabilities.

### Research Methodology

This research is a qualitative research. This cross-sectional approach is to investigate the intersectionality of disability and gender in relation to economic opportunities within a conflict theoretical framework. In this study, the universe was Karachi. The researchers used the purposive sampling method. Data was collected by conducting in-depth interviews. The sample size is 12 persons-with-disabilities (PWDs) in Urdu through unstructured interview guide and then transcribed in English, analyzed, organized, and properly stored. The researchers used thematic analysis method.

### Result and Discussion

Respondents shared their opinions on differences in economic opportunities and outcomes. Moreover, majority of respondents perceive that gender intersect

with disability to shape economic opportunities for individuals terribly and women face more challenges. All respondents were Gen Z. All respondents were Muslim. All respondents were university students. Most of them were from Sindh, Pakistan. Only one was from Khyber Pakhtunkhwa, Pakistan. However all of them were living in Karachi at the time of data collection. The researchers conducted in depth interview from those Persons-with-disabilities (PWDs) who were living in Karachi. Therefore the universe of the study was Karachi, Pakistan. Most of them have vision Impairment. Some of them have physical disability. Two of them have mental health disorder. Most of them were male. Some of them were female. Some details of respondents are shown in Table 1 for deep understanding of the data collected from Persons-with-disabilities (PWDs).

**Table 1: Disability, Gender, Place of Birth, and Ethnicity of respondents**

Case	Disability	Gender	Place of Birth	Ethnicity
1.	Vision Impairment.	Male	Larkana	Sindhi
2.	Vision Impairment.	Male	Karachi	Urdu Speaking
3.	Mental Disorder	Female	Karachi	Persian
4.	Vision Impairment.	Female	Karachi	Punjabi
5.	Mental Disorder	Male	Karachi	Sindhi
6.	Physical Disability.	Female	Karachi	Saraiki
7.	Vision Impairment.	Female	Hyderabad	Baloch
8.	Vision Impairment.	Male	Karachi	Urdu Speaking
9.	Physical Disability.	Male	Peshawar	Pathan
10.	Vision Impairment.	Male	Karachi	Punjabi
11.	Vision Impairment.	Male	Karachi	Urdu Speaking
12.	Vision Impairment.	Female	Karachi	Urdu Speaking

**Themes:** After analysis, five themes emerged from the data, which are as follows:

- Barriers
- Discrimination
- Gender based Discrimination
- Job Aspiration
- Supports and initiative

**Barriers:** According to respondents, the specific barriers they have encountered that have hindered their economic progress are:

- lack of jobs
- lack of separate vehicles
- inaccessible infrastructure
- transport to assist them

- lack of education
- lack of trust
- economic system

For example Case 1 said that, *“Yes, lack of jobs and transport to assist us. I don't have many opportunities to secure job due to lack of separate vehicles”*. Moreover, Case 4 said that, *“We have lack of Education, due to our disability we already face hurdle in getting education, and it hindered my economic growth”*. Furthermore, Case 9 said that, *“There is an issue of Accessibility for us. There is an inaccessible infrastructure mostly everywhere”*. Additionally, Case 11 said that, *“There is a lack of trust in the heart of persons-with-disabilities (PWDs) and employer, like we cannot do work properly for them”*.

**Discrimination:** According to respondents, there are some factors contributing to the differences in economic opportunities and outcomes between persons with and without disabilities in Karachi. These factors are:

- violation of human rights
- lack of adequate job
- societal stigmas
- government
- citizens
- representative body of inclusion
- industrialist

For example, Case 1, who has vision Impairment, said that, *“Violation of human rights, lack of adequate job and social stigma against people with disabilities leads to discrimination”*. Similarly, Case 2, who has vision Impairment, thinks that, *“Government and citizens both do discrimination between Persons-with-disabilities (PWDs) and normal people”*. Similarly, Case 10, who has vision impairment, perceived that, *“Representative body of inclusion, priority of industrialist”*.

**Gender Discrimination:** Respondents talked about how their gender identity and disability experience have interacted to shape your access to economic opportunities. Respondents of both genders perceived that there are more challenges for women. Male respondents noticed discrimination in wages and employment opportunities. Female respondents perceive that societal expectations and gender norms further impact the economic opportunities available to differently-abled women in Karachi. For example Case 1 is male, who opinionated that, *“Yes, I see discrimination in wages and employment opportunities”*. Similarly, Case 10, who is male, he told the researchers that, *“Yes, more challenges are there for women”*. Moreover, Case 6 said that, *“It's affect in economic opportunities because as a woman I have to be perfect but I am not so they don't give me*

*the opportunity*". Furthermore, Case 12 is female. She said that, **"Yes, I face, because, as a female, you already have many other barriers and being a disabled is not easy for me. We already know societal perception for women due to high illiteracy rate"**.

**Job Aspiration:** Respondents elaborated on the specific types of employment they have pursued or are interested in pursuing. These types are as follows:

- job in bank
- doctor
- office work
- management
- computer work
- social media marketing

For example, Case 1 said that, **"I have had job in Bank as CCR"**. Moreover, Case 2 said that, **"I want office work, or any desk job, or in Management"**. Similarly, Case 10 said that, **"Anything about computer work and social media marketing"**. Similarly, Case 7 said that, **"I have confident to do any job any office work no further restriction"**. However, Case 6 said that, **"Yes, I want to be a doctor and I'm pursuing this"**.

**Supports and Initiative:** Respondents also shared some examples of support from NGOs, community initiatives and programs that are working towards creating equitable economic landscape for persons-with-disabilities (PWDs). For example,

- AMIGOS welfare trust
- BISP
- PDP
- NAI SUBHA organization
- BEENAI welfare association

Persons-with-disabilities (PWDs) also shared their thoughts about how family dynamics and support systems play their part for economic stability of persons-with-disabilities (PWDs). For example, Case 1 said that **"Yes, AMIGOS welfare trust supported me for entrepreneurship with 25,000 Rupees. Family dynamics and support systems do play a role but we have to stay dependent on them"**. Moreover, Case 2 said that **"BISP is an example"**. Furthermore, Case 6 said that **"Yes my family is my biggest support system they always support me in my every decision I make"**. Additionally, Case 10 said that **"Now PDP is an NGO which helps in this cause"**. Lastly, Case 11 said that **"NAI SUBHA organization and BEENAI welfare association are playing a role"**.

In this study, respondents encountered some specific barriers that have hindered their economic progress. Similarly, in a study, some personal factors impact on the participation of persons-with-disabilities (PWDs) in low- income-countries and middle-income-

countries. These personal factors were the educational qualifications and skills (Morwane et al., 2021). Moreover, a study characterized disability as a limitation in daily activities. That limitation was a result of some impairment. That limitation was also a long-term health condition which was expected to be improved after six months or longer. The researcher used six income types. These income types were "salary and wage", "business income", "unemployment benefit", "retirement pay", "disability income", and "other income". The study concluded that income composition significantly differs among individuals with and without disabilities. The study also concluded that the income of individuals with disabilities were lower in almost all income types (Öncel, 2024).

In this study, according to respondents, there are some factors contributing to the differences in "economic opportunities" and "outcomes" between "persons with disabilities" and "persons without disabilities". Similarly, some studies found that there was discrimination in "wages", "training", and "promotions" (Heymann et al., 2021). Another study reported differences in income level between "persons with disabilities" and "persons without disabilities" vary widely. However it also depends on productivity assumptions (Donnelly et al., 2020). Moreover, results of a study showed that a lack of inclusive policies and practices, is leading Persons-with-disabilities (PWDs) to their exclusion from "education", "employment", and "healthcare". Persons-with-disabilities (PWDs) faced many challenges resulting from it (Yuh et al., 2024).

According to another study, companies have a medium level of consideration for all types of disability. Factors that influence "the management of employees with disabilities" were "acceptance and support", "communication", "flexibility", "work-family culture", "workload", and "physical conditions of the workplace" (Zulmi et al., 2021). Moreover, the findings of a study showed that most of the companies desperately need all types of "soft skills" and need "computer processing skills", "data analysis skills", "working linguistics skills", "planning skills", and "mathematical skills" in hiring "persons with disabilities" (Saquin, 2023). In a study, "the Inclusive HRM Practice" was implemented by "PT SAMA". It benefited employees and the company. Benefits for the company include "employees with disabilities" being more productive than "non-disabled employees", being able to work together more "effectively". Moreover, "employees with disabilities" also enforced the independence of other employees (Zulmi et al., 2021).

In this study, respondents of both genders perceived that there are more challenges for women. Moreover, "women with disabilities" have a lower probability of being employed compared with "people without disabilities" (Pinilla-Roncancio & Gallardo, 2022). Even in the industrialized countries there are consistent gender differences. Although, these gender differences

are not necessarily large. These gender differences are in “income”, “employment” and “education” for “people with disabilities” (Emmett & Alant, 2006). Similarly, according to a study, “women with disabilities” experience “the highest poverty levels”, report “the lowest total income”, and have a “greater reliance on sources outside the labor market for economic security” (Maroto et al., 2018). Moreover, according to a study, “Graduates with disabilities” received a mean weekly income that was “53%” of “the income of graduates without disabilities” and “85%” of “the mean hourly income”. “Female graduates with disabilities” received “the lowest mean income of all subgroups” at “35%” of “the mean weekly income of male graduates without disabilities” (Donnelly et al., 2020).

However, according to a study, the companies prefers hiring the specific age groups of “persons with disabilities” and do not have any preference in terms of “gender” in hiring “persons with disabilities” (Saquin, 2023). Similarly, contrary to common intersectionality expectations, the results of a study showed that “men with disabilities” experience much higher level of employment discrimination than “women with disabilities” (Ballo, 2019). This study highlights the need for improved access to “education”, “employment”, and “social inclusion” for “persons with disabilities” in Karachi.

### Conclusion and Recommendations

“Persons with disabilities” are frequently excluded from “livelihood opportunities”, including “employment”, “social protection”, and “access to finance” (Hunt et al., 2022). Inclusive environment in both educational and professional settings is necessary now to support the achievement of the SDG8 which is to promote “inclusive”, “sustainable economic growth” and “full employment”. Therefore, this study explored the challenges faced by “people with disabilities” in job. It is concluded that there are some barriers, for example, limited job opportunities, physical barriers, educational obstacles, social obstacles, systemic issues, and gender discrimination. Jobs accessible to Persons-with-disabilities (PWDs) are scarce. Inaccessible infrastructure and lack of specialized transport hinder mobility. Lack of education and societal stigma create additional hurdles. Ineffective implementation of disability rights and economic structures disadvantage persons with disabilities.

Both genders face difficulties, however, women-with-disabilities experience more challenges. Societal expectations and gender norms further limit the economic opportunities for women-with-disabilities. Men reported more wage and employment discrimination for women. Interestingly, Persons-with-disabilities (PWDs) expressed interest in various fields like banking, medicine, office work, management, computer jobs, and social media marketing. Moreover, there are some supportive initiatives. Some NGOs like AMIGOS, BISP, PDP, NAI SUBHA, and BEENAI are

offering valuable support for persons-with-disabilities (PWDs). There is a need for some interventions. Social capital such as “human capital”, “financial capital”, “bridging capital”, “bonding capital” and “physical capital” are therefore needed to improve “livelihood outcomes” (Hunt et al., 2022).

Governments should review and strengthen existing legislation to ensure comprehensive protection of the rights of individuals with disabilities across different genders. Employers should adopt inclusive hiring practices that focus on the abilities and qualifications of individuals with disabilities, regardless of their gender. Governments, educational institutions, and vocational training providers should prioritize the provision of accessible and inclusive education and skills development opportunities for individuals with disabilities across different genders. Awareness campaigns should be launched to challenge societal stereotypes and misconceptions about individuals with disabilities. Governments should prioritize making physical infrastructure, public spaces, and transportation systems accessible to individuals with disabilities across different genders. Further research is recommended about the trends and impacts of online learning and online earning on promoting inclusive, sustainable economic growth and full employment.

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