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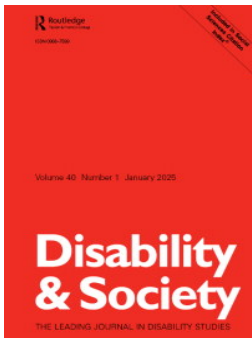
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Empowering the unseen: the agency of women with disabilities in tackling poverty across rural and urban landscapes

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ABSTRACT

Despite increasing recognition of the agency of marginalised groups, the specific agency of women with disabilities from a poverty perspective remains underexplored in academic research. This study addresses this gap by investigating how women with disabilities navigate and mitigate poverty in both rural and urban settings. Drawing on qualitative research conducted with women from resource-constrained contexts, this paper examines the varied experiences and strategies that women with disabilities use to overcome systemic barriers. Our work contributes to an understanding of how agency is exercised by women with disabilities across different contexts, demonstrating their resilience and resourcefulness in the face of intersecting challenges. The analysis places this discussion within the broader discourse on disability and intersectionality, examining the complex relationships between gender, disability, and poverty, and emphasising the role of agency in these experiences.

Points of interest

- This study looks at how women with disabilities deal with poverty in rural and urban areas, using real-life examples from Zimbabwe.
- It shows how women with disabilities find ways to support themselves and their families, even when they face big challenges like limited mobility or lack of access to jobs and education.
- Explains how women with disabilities in poor communities are resourceful and work hard to overcome daily struggles.
- Highlights the need for better support systems, such as accessible transport, healthcare, and education, to help women with disabilities live more independent lives.
- It calls for governments and communities to involve women with disabilities in decision-making so their voices can be heard, and their needs addressed.

Introduction

The 2030 Agenda for Sustainable Development aims to achieve Sustainable Development Goals for all women and girls, with a particular focus on the rights and needs of women with disabilities. Central to this agenda is the eradication of global poverty, a goal that has garnered significant global attention. For the first time since the Brundtland Report, people with disabilities are being recognised as 'vulnerable' in development conversations (Pinilla-Roncancio et al. 2020, 1). Globally, there are 1.3 billion people with disabilities (WHO 2023), with women disproportionately affected, particularly in low-income countries (Karr et al. 2022), where they account for as much as three-quarters of the disabled population (Saran, White, and Kuper 2020). In Zimbabwe, an estimated 1.4 million people live with disabilities (Government of Zimbabwe 2021; Zimstat 2022), and 34% of the population lives on less than $1.90 per day (Kuper et al. 2022). Dziva and Du Plessis (2022) argue that there is pervasive and worsening poverty in Zimbabwe, especially in rural areas. In 2017, female-headed households experienced higher multidimensional poverty than male-headed households, with the gender gap being more pronounced in rural areas (Benhura and Mhariwa 2021), suggesting a gendered aspect of poverty. Key factors contributing to this poverty include low asset bases, lack of education, and limited access (Benhura and Mhariwa 2021).

Disability is a gendered experience (Campbell et al. 2022), with women taking on additional responsibilities such as childcare, household chores, caregiving, and informal sector work (CBM Australia 2018). Despite overcoming obstacles and contributing to society, people with disabilities continue to face barriers to full inclusion (Karr et al. 2022, 235). This is particularly evident in developing countries (Woyo and Venganai 2022), where women with disabilities face discrimination in labour markets and have limited access to social protection, affecting their education, financial stability, and living conditions (Pettinicchio, Maroto, and Brooks 2022; WHO, 2003, 2011). These challenges exacerbate social stigma, marginalisation, and poverty (Thabethe 2022). Recent research shows that women with disabilities are especially vulnerable to negative economic shocks (Diwakar 2023). This raises questions about how such women cope with intersecting challenges of disability and poverty in countries like Zimbabwe, which continuously experience such shocks (Woyo, 2022). Understanding the strategies employed by women with disabilities is necessary because economic shocks often push them into poverty, from which escape is generally difficult (Diwakar 2023).

Feminist disability studies focus on the experiences of people with disabilities, particularly emphasising their intersecting identities as gendered persons (Knoll 2012, 6). This field challenges the traditional medical model of

disability by highlighting the role that societal and environmental factors play in modelling these experiences (Don, Salami, and Ghajarieh 2015). Despite increasing calls to prioritise disability as a central focus in intersectional studies (Brown, Silny, and Brown 2021; Brown et al. 2022), disability remains underexplored in sociological research and policy discussions (Bixby 2024). Although feminist disability studies recognise disability as a distinct modality of difference (Thomson 1994), it is frequently overlooked in gender studies (Ferri and Gregg 1998; Woyo and Venganai 2022). Additionally, research on disability rarely incorporate gendered experiences, particularly those of women with disabilities (Wołowicz-Ruszkowska 2016). Kimberlé Crenshaw's concept of intersectionality explains how multiple identities and overlapping systems of inequality create unique forms of oppression for marginalised individuals. Intersectionality is critical for understanding the compounded oppression faced by women with disabilities, emphasising the need for an intersectional approach to address structural inequalities (Shifrer and Frederick 2019; Woyo and Venganai 2022).

While existing studies have advanced our understanding of the relationship between poverty and disability (Banks, Kuper, and Polack 2017; Flynn 2025; Groce et al. 2011; Mitra, Posarac, and Vick 2013), particularly how 'exclusion and marginalisation increase the risk of poverty' (Karr et al. 2022, 235), limited attention has been given to how women with disabilities confront these challenges in resource-constrained contexts, especially in low-income countries. Though scholars have identified links between poverty and unfavourable geographical contexts (Camarero and Oliva 2019; Guriev and Vakulenko 2015; van Kempen, Bolt, and Van Ham 2016), much of the research has focused on urban areas in the United States and Europe (Wu, Li, and Liu 2022), while neglecting African perspectives from rural and urban contexts. This Western, urban-centric focus, while beneficial, fails to address the challenges and complexities of rural and urban poverty in resource-constrained contexts, where economic decline increases the challenges faced by women with disabilities (Aghion and Bolton 1997; Glassman and Sneddon 2003). Incorporating specific geographical contexts into critical disability studies is essential (Flynn 2025), particularly in rural and urban settings of low-income countries (Diwakar 2023).

Disability has long been a topic of scholarly interest in Zimbabwe (Chimedza 1998; Mutambara, Benhura, and Kanyemba 2022; Mutasa 2000; Tom 2024a, 2024b). However, despite the existence of progressive legal frameworks, disability remains a neglected aspect of Zimbabwe's sustainable development programmes and practices (Dziva and Du Plessis 2022; Munodawafa and Zengeni 2022). This neglect is particularly concerning in a country like Zimbabwe, where economic decline exacerbates the already significant challenges faced by women with disabilities. We address these gaps by examining how women with disabilities in rural and urban

households navigate the intersections of gender, disability, and poverty. Specifically, we answer the question: *how do women with disabilities navigate the intersections of gender, disability, and poverty in resource-constrained contexts?*

Documenting the strategies employed by women with disabilities in resource-constrained contexts like Zimbabwe is critical, as it recognises their agency and amplifies their voices (Dixon and Jones 2006). Comparing the agency of women in rural and urban areas enhances our understanding of poverty as a gendered construct. We contribute to literature by examining the intersection between disability, gender, poverty from a resource-constrained context. This can serve as a powerful tool for advocacy, raising awareness, and influencing gender and disability-friendly policies. Consequently, this process supports monitoring progress toward Sustainable Development Goals 1 (no poverty), 5 (gender equality) and 10 (reducing inequalities) (United Nations 2015).

Theoretical framework

Theorising intersectionality in disability research

We employ intersectionality to foreground the overlapping challenges faced by women with disabilities in a resource-constrained context. Intersectionality, a feminist concept that examines the 'concurrent influences of multiple social identities and sources of oppression' (Denis 2008), serves as the framework in this study to explore how overlapping identities—such as gender, disability, poverty, and place (rural and urban)—interact to influence experiences and compound inequalities. We apply this perspective to understand not only how these identities intersect in different place contexts, but also how they frame the experiences and agency of women in addressing socio-economic challenges. Our approach emphasises the dynamic and context-specific nature of intersectionality, recognising that the interactions between these identities can vary significantly based on the socio-economic environment and cultural context, such as in resource-constrained contexts like Zimbabwe. Traditionally, feminist research has focused on gender as the primary axis of inequality. However, intersectionality expands this focus to include how gender overlaps with other social identities—such as race, class, and ethnicity—to create systemic oppression, domination, and discrimination (Lumby 2011).

Flynn (2025) emphasises that intersectionality rejects isolating a single identity, instead recognising that the impact of one identity is defined by its relationship with others (Crenshaw 1991). This approach reveals how intersecting social categories intensify marginalisation and create unique forms of discrimination (Colley, Irvine, and Currie 2022; Desbiolles 2020; Rau and Baykara-Krumme 2024), leading to compounded disadvantages for women with disabilities, particularly in resource-constrained contexts. Intersectional

theory expands our understanding of the ways in which different aspects of social identity converge to produce particular experiences of marginalisation (Crensha). Within feminist disability studies, this approach has been used to examine how these intersections affect the experiences of women with disabilities (Emmett and Alant 2006; Woyo and Venganai 2022) and are influenced by social positions and contexts (Berger and Guidoz 2008).

Building on the framework of intersectionality, this study examines how intersecting identities affect the lived experiences of women with disabilities in adversity. Research shows that women are more likely than men to experience negative impacts of disabilities (Tareque et al. 2017), which leads to greater social exclusion (Woyo and Venganai 2022) and worse poverty outcomes (Diwakar 2023; Pettinicchio, Maroto, and Brooks 2022; Pinilla-Roncancio and Alkire 2021). This amplified vulnerability positions women with disabilities among the most marginalised groups, facing entrenched inequalities and limited socio-economic opportunities (Pinilla-Roncancio et al. 2020; Pinilla-Roncancio and Alkire 2021). Intersectionality theory highlights how disability and gender intersect to amplify social exclusion and economic marginalisation (Shifrer and Frederick 2019). The connection between disability, social class, and poverty (Jenkins 1991) creates a reinforcing cycle of disadvantage (Bixby 2024; Yeo and Moore 2003). This dynamic suggests a systemic failure to address the full spectrum of inequalities faced by marginalised groups. Gender norms further limit women's access to resources, such as stable employment, that could mitigate poverty. At the same time, poverty worsens vulnerability to gender-based oppression, thus perpetuating a vicious cycle of disadvantage.

Historically, women have been marginalised and even labelled as disabled to justify their perceived inferiority, particularly when defying gender norms (Baynton 2001). The intersection of disability and gender leads to compounded disadvantages that affect various aspects of life, such as education, employment, and access to services (Alabi, Bahah, and Alabi 2014; Shuey and Wilson 2008). Though cultural stigmatisation remains a key challenge in Africa (Woyo and Venganai 2022), sociological research on disability has been less feminist and intersectional, often overlooking outcomes beyond employment and earnings (Maroto, Pettinicchio, and Patterson 2019) like gender, place, and poverty (Gartrell and Hoban 2016; McCall 2005). Women with disabilities face 'double jeopardy' due to the intersection of both statuses, leading to a 'cycle of disadvantage and invisibility' (Thabethe 2022), as well as economic insecurity and hardship that defines 'modern discrimination' (O'Hara 2003; Marchiondo et al. 2015). Since the effects of intersecting oppressions are complex and cannot simply be added together or multiplied, understanding the specific strategies these women use to navigate these challenges is crucial for developing effective policies to help them escape poverty and improve their well-being (Pinilla-Roncancio et al. 2020). Additionally, because marginalisation is a political and context-specific experience, it is important

to examine the social identities that generate vulnerabilities in resource-constrained contexts.

Theorising agency in disability research

The integration of intersectionality and agency in this study allows for a more comprehensive analysis of the experiences of women with disabilities. Intersectionality highlights the complexity of the disadvantages that impact these women's lives, while agency focuses on their capacity to act within and against these constraints. In this study, agency is a central concept, particularly in understanding how women with disabilities navigate resource-constrained contexts. Agency refers to the capacity of individuals to make strategic choices and take actions that influence their lives, despite the constraints imposed by their environment (Kabeer 1997, 1999). In this study it is understood as the 'capacity to act' (Ahearn 2001), make choices and take actions that influence women with disabilities' lives (Mustaniemi-Laakso 2023). Decision-making is, thus a central component of this agency, as it reflects the active engagement of women with disabilities in shaping their life outcomes in resource-constrained contexts. However, the definition and measurement of agency vary across disciplines (Donald et al. 2020), and there is no universal operational definition (Khed and Krishna 2023). The contextual nature of agency means that what constitutes agency in one context may be perceived as limited agency in another (Campbell and Mannell 2016; Mustaniemi-Laakso 2023).

We interpret agency as the ability of women with disabilities to formulate strategic choices, control resources, and decisions that affect their life outcomes (Sen 1999). According to Sen (1985, 203), agency is defined as 'what a person is free to do and achieve in pursuit of whatever goals or values he or she regards as important'. In this sense, agency involves the exercise of freewill to pursue desired goals, which is essential to improving one's life circumstances (Donald et al. 2020). However, the limitation of this version of agency is that it fails to recognise that opportunities for women to exercise agency are constrained by social contexts. Social contexts—including material resources, social relationships, and physical health—significantly impact the extent to which women can exercise agency (Campbell and Mannell 2016). For example, a woman with disabilities may have the will to act, but her ability to do so may be limited by a lack of access to resources, social capital, or institutional support (Kabeer 1999; Richardson et al. 2019). Internal and external resources made available to an individual through formal and informal institutions are critical enablers of agency (Jackson 2013). These resources allow women to 'overcome barriers, question or confront situations of oppression and deprivation' (Hanmer and Klugman 2016, 237). Therefore, while agency involves making strategic choices, it is also defined by opportunities and limitations presented by the social structure.

Our work examines how women with disabilities in Zimbabwe exercise agency in dealing with the compounded challenges of gender, disability, and poverty. We define agency in this context as the 'hidden acts of persistence, survival and resistance' (Campbell and Mannell 2016, 2) that these women demonstrate in their daily lives. Such action is both enabled and constrained by their social environments (Mahmood 2001, 210). Thus, participation is a key enabler of this agency, and it helps women with disabilities to overcome these constraints (Mustaniemi-Laakso 2023). The Convention on the Rights of Persons with Disabilities emphasises the importance of full and effective participation as a way of transforming persons with disabilities from passive recipients of aid to active agents who influence their lives and challenge restrictive societal structures (Mustaniemi-Laakso 2023). By focusing on agency, we challenge the stereotypical view of persons with disabilities as passive objects of charity and highlight their active role in shaping their lives despite intersecting systems of inequality.

Methodology

The intersection of disabilities with gender and poverty complicates the lives of people with disabilities, making a qualitative research approach particularly appropriate. This approach, guided by an interpretivist research philosophy, was essential for exploring how people with disabilities navigate these complex dynamics. An interpretivist perspective is critical for understanding 'people's experiences and their understanding of them' (Ryan 2018, 8). Consequently, the knowledge and subjective truths about the intersection between gender, disabilities, and poverty can only be fully explained by the women with disabilities themselves.

Sample

A total of 12 women with disabilities were interviewed: seven (7) in urban areas and five (5) in rural areas. Participants varied in age and had lived with disabilities for periods ranging from 2 to 56 years. Of the 12 participants, 9 had physical disabilities, 2 had multiple disabilities, and 1 had both hearing and mental disabilities. Four participants reported being born with disabilities, while the majority acquired them later in life as a result of accidents or illness. The causes varied and included congenital conditions and degenerative diseases, with some participants experiencing multiple impairments such as mental, visual, speech, and hearing disabilities. Urban participants were drawn from Mbare, a high-density and impoverished suburb in Harare, while rural participants came from the village of Seke. The participants were given pseudonyms to protect their identities. Additional data were collected from two informants (KI1 and KI2) from organisations working with women with

disabilities. Key informants provided valuable insights into the broader context and systemic issues affecting women with disabilities in Zimbabwe.

Participants were recruited using purposive, convenience and snowball sampling techniques. Purposive sampling was employed to select information-rich cases for a deeper understanding of the phenomenon (Patton 2002), ensuring variation in participants' age, community residence, and types of disabilities. It was also used to access the two key informants interviewed in the study. Due to the invisibility of some disabilities, participants were asked to provide contact details for other women with disabilities when possible. Snowball sampling was therefore employed, as women with disabilities often have limited mobility and maybe confined to their homes (Given 2008). The sample in rural areas was obtained with the assistance of traditional leaders, such as village headmen, who directed us to relevant homes. Eligibility for participation in the study required women to identify as having a disability, whether physical, sensory, intellectual, or multiple disabilities. Participants had to be at least 18 years and have lived in Mbare (urban) or Seke (rural) for a minimum of one year to ensure they had a fair understanding of local contexts. Additionally, participants were required to provide informed consent and be able to share their personal experiences, either directly or with assistance. Key informants were selected from organisations supporting women with disabilities, with a requirement for relevant experience and expertise in disability advocacy or support services.

Data collection

Eligible participants were interviewed in person using semi-structured interviews conducted between April to October 2023. This method was chosen for its flexibility in exploring complex topics such as the intersection of gender, disability, and poverty, while also building rapport and trust in culturally sensitive settings (McIntosh and Morse 2015). Semi-structured interviews effectively capture participants' lived experiences through personal narratives (Blee and Taylor 2002) and ensure inclusivity by providing detailed insights into the unique challenges of both rural and urban contexts. They also provide rich data through active engagement and opportunities for clarification (Kallio et al. 2016). Interviews with women with disabilities lasted 55 to 65 min, while those with key informants ranged from 80 to 120 min. Anonymity and confidentiality were maintained throughout, and all interviews were audio-recorded with the participants' consent and subsequently transcribed.

Data analysis

Data analysis followed a thematic approach guided by the research questions, focusing on how women with disabilities navigate the intersections

of gender, disability, and poverty in rural and urban contexts. An inductive approach was used to identify key themes reflecting the gendered aspects of disability and poverty in resource-constrained contexts (Braun and Clarke, 2006). While the analysis was inductive, intersectionality and agency provided conceptual lens to interpret the emerging themes, ensuring a focus on how overlapping identities—such as gender, disability, and poverty—framed the participants' experiences. Initially, we familiarised ourselves with the interview dataset through repeated readings and by noting initial ideas on the intersectionality of gender, disability, and poverty. Next, codes and themes were then generated from the data, reviewed, revised, and shared among the research team for feedback and auditing. Team discussions facilitated critical review, refining key themes around dominant narratives. Finally, the coding structure and thematic framework were finalised for use in the analysis.

Findings

Our analysis of women with disabilities navigating the intersections of gender, disability, and poverty identified key first-order constructs, including resourcefulness, resilience, dependency on external support, and stigma among others. Participants shared critical incidents and milestones that shaped their agency, such as engaging in small-scale entrepreneurial activities, managing financial hardships, and facing abandonment due to their disabilities. These narratives revealed connections between individual actions and systemic barriers, which were further examined through intersectionality and agency frameworks. Second-order themes emerged, such as 'entrepreneurship and adaptation', 'balancing caregiving and economic roles', 'socio-economic and educational barriers', and 'stigma and gendered challenges'. These themes were synthesised into three aggregate dimensions: (1) enhanced agency, (2) decreased agency, and (3) absence of agency.

The analysis highlighted how women with disabilities navigate structural constraints, demonstrating resilience while confronting systemic barriers that perpetuate dependence and marginalisation. This approach situates their experiences in the broader socio-economic contexts that frame their realities, advancing theoretical understanding of agency in resource-constrained contexts. The following sections discuss each theme, illustrated with quotations from participants referred to by pseudonyms. Instances of enhanced agency highlight how women exercised control over their lives despite limited resources, with the nature and duration of disabilities shaping their strategies. Conversely, stigma, financial hardship, and gendered challenges, contributed to reduced agency, thus restricting their capacity to navigate their environments. Finally, cases of absent agency reveal how intersecting barriers left some women unable to overcome obstacles. Each theme provides insights

into how these intersecting factors shape the lived experiences of women with disabilities.

Enhanced agency: resourcefulness, resilience, and support structures

Data revealed that participants both in rural and urban areas demonstrated increased agency through resilience, resourcefulness, and entrepreneurship, enabling them to navigate the intersecting challenges of gender, disability, and poverty, and gain greater control over their lives.

Entrepreneurship, adaptation, and resilience

Participants consistently described how they employed diverse strategies to navigate the intersecting challenges of gender, disability, and poverty. These strategies, which included small-scale trading, vegetable gardening, poultry production, bartering, part-time jobs, and subsistence farming, illustrate the proactive measures participants take to overcome adversity in their respective environments. In rural areas, where resources are limited, women like Rutendo, who has managed her physical disability for 2 years, engage in subsistence farming and small-scale trading to sustain their livelihoods. Rutendo's approach to '*stretching the little one has for as long as possible*', reflects the resourcefulness required to navigate the socio-economic difficulties characteristic of rural areas, and Zimbabwe in general (Woyo and Slabbert 2023). This ingenuity highlights how rural women must adapt creatively to survive in an environment where formal support systems are scarce.

Urban participants, like Tariro and Wimbai, navigate the competitive landscape of street vending in Harare, where the cost of living is higher but opportunities for economic activities are more available. Tariro, who has been disabled for 9 years, runs a small business selling undergarments—a venture funded by compensation from an accident. This business exemplifies her strategic adaptation to ongoing socio-economic challenges she faces despite of lack of adequate societal and structural support. Similarly, Wimbai, with 7 years of living with a physical disability, has adapted to the challenges of market trading, demonstrating her agency in addressing her family's financial needs despite the limitations imposed by poverty and disability.

> "I sell ladies and men's underwear… I also got compensation from the person who ran me over but it's not enough to buy enough goods which can sustain my family" [Tariro, 9 years, physical disability, urban].

> "I go to the market to buy stuff then sell these goods. I pay rent and buy food" [Wimbai, 7 years, physical disability, rural].

These experiences highlight the varied and adaptive strategies women with disabilities employ to navigate their socio-economic environments, whether in rural or urban areas. Despite the differences in available resources and economic opportunities, the participants' narratives reveal the critical role of skills training in achieving self-reliance. For example, Tariro, who has lived with a physical disability in an urban environment for 9 years, and Makanaka, with 4 years of physical disability in a rural area, both emphasise the importance of gaining the skills needed to sustain themselves:

"I have been making baskets and designing earrings for years now. It is something I am really good at, and I enjoy doing it. But the challenge is finding a market where I can sell my goods" [Tariro, 9 years, physical disability, urban].

"I want to start making clothes and maybe some decorative items to sell at the local market. But I don't have the tools or the proper training to do it well" [Makanaka, 4 years, physical disability, rural].

These reflections demonstrate how women with disabilities actively engage in overcoming barriers to economic participation, despite the systemic challenges they face. Their experiences highlight the importance of providing targeted support and resources to enable these women to fully utilise their skills and achieve economic independence.

Balancing caregiving, economic roles, and environmental contexts

Our findings show that participants in both rural or urban areas navigate significant challenges with increased agency and resilience. Most of the women interviewed emphasised the need to balance caregiving responsibilities with economic pressures, employing different strategies on their environment. In urban areas, participants like Rumbidzai, who has lived with a physical disability for 10 years, achieve financial independence through informal sector jobs, known locally as 'kukiya-kiya' or 'kungwavha-ngwavha' (making do). This type of work, though precarious, highlights her ability to navigate the demanding urban environment, where high living costs and physical demands create additional barriers. In contrast, Kudzai, who has lived with multiple disabilities for 56 years in a rural setting, relies on subsistence strategies to sustain herself. While rural areas offer lower living costs, they also provide fewer economic opportunities, forcing women to depend more on activities like small-scale farming and informal support networks:

"My children and I are now financially independent, It's not easy. I rely on kukiya-kiya" [Rumbidzai, 10 years physical disability, rural].

"I have been growing vegetables in my small garden and raising a few chickens. It doesn't bring in much, but it helps. Sometimes, I sell a few eggs or some of the vegetables at the local market. The money isn't much, but it's something" [Kudzai, 56 years, multiple disabilities, rural].

These contrasting experiences show the diverse strategies women with disabilities employ to balance their caregiving and economic roles, heavily influenced by their environment. Urban areas may offer more opportunities, such as street vending, but these come with significant challenges, including higher living costs and physical demands, which are particularly strenuous for women with disabilities.

> "Harare has the advantage of vending market stalls or street corner vending. Plus, Harare has a lot of people who can buy these goods" [Chiedza, 7 years with physical disability, urban].

On the other hand, rural areas provide lower living costs and access to resources like free firewood, but the limited economic opportunities compel women to rely more on subsistence farming:

> "Rural areas are better. Most things are not paid for. I can fetch firewood without any charges compared to the use of electricity in urban areas" [Rutendo, 2 years with physical disability, rural]

> "Urban life is difficult because we need to pay rent. In the rural areas they don't worry about rent as they own their homes" [Chengetai, 7 years, physical disability].

These narratives illustrate the complex trade-offs between economic potential and security in different places and contexts. They also emphasise the urgent need for targeted systemic changes to address structural barriers that limit the full empowerment of women with disabilities.

Decreased agency from intersectional challenges

This theme explores how the convergence of gender, disability and poverty constrains the agency of women with disabilities. The following sub-themes reveal the complex barriers these women face, highlighting the intricate challenges posed by their intersecting identities within societal structures.

Impact of physical disabilities on agency

Findings show that physical disabilities, which are more prevalent among participants, significantly impact their daily lives and amplify socio-economic challenges. The diversity of disabilities—from physical impairments to invisible conditions like mental health challenges and deafness—illustrates the complex barriers that reduce these women's agency. Key informants noted:

> "Physical disabilities are more common than other forms of disability among women" (KI1).

> "All forms of disabilities, including albinism, physical disability, blindness, epilepsy, mental challenges and deafness to mention a few, are prevalent among women with disabilities" (KI2).

For women with visible disabilities, mobility restrictions directly hinder their ability to engage in economic activities and navigate their environments. Rudo, a rural participant who has lived with the multiple disabilities for 22 years, described how stroke left her unable to walk, forcing her to rely on her hands for basic mobility. This not only complicates her daily tasks but also severely limits her economic opportunities in an environment where manual labour is often the only available means of livelihood. Her experience illustrates how physical disabilities diminish autonomy, particularly in areas with sparse support systems and inaccessible infrastructure:

> "I suffered a stroke. I have difficulties in walking. I mostly use my hands" [Rudo, 22 years multiple disabilities, rural].

The lack of access to essential mobility aids, such as crutches or orthopaedic shoes, increases the vulnerabilities of women with disabilities in Zimbabwe, whether they live in rural or urban areas. For example, Chengetai, an urban participant, lost her ability to work as a seamstress after an accident, and Rudo, a rural participant, was forced to stop vending when her orthopaedic shoes wore out. Both cases exemplify how physical disabilities can strip women their livelihoods, further entrenching them into poverty:

> "I was involved in an accident… I used to be self-employed and used a sewing machine. Now I can't use the machine" [Chengetai, 7 years, physical disability].

> "I used to be a vendor, but I wasn't stationed at one point. I used to move around a lot until the sole of my shoe got finished. But since then, I can't move around selling goods to sustain my life" [Rudo, 22 years, multiple disabilities, rural].

These mobility limitations not only diminish physical agency but also lead to severe emotional distress. Rudo's struggle to replace essential footwear and Nyasha's despair over lack of support, even during illness, highlight the economic and emotional toll of living with disability in a context where support systems are inadequate. Participants' experiences suggest the need for targeted interventions that address both the physical and emotional needs of women with disabilities:

> "…used orthopaedic shoes which became worn out and were too expensive to replace" [Rudo, 22 years, multiple disabilities].

> "Sometimes I pray to God that I die because life is just unbearable. Even when I fall ill, no one helps me with medication" [Nyasha, 52 years, multiple disabilities, urban].

Participants' narratives illustrate how physical disabilities impact women's socio-economic experiences, reinforcing marginalisation and diminishing their overall well-being and agency. Women with invisible disabilities, such as hearing impairments or mental health challenges, face different but equally significant barriers that also reduce their agency. Chiedza, an urban

participant with 29 years of experience with hearing and mental challenges, highlighted the struggle for recognition and adequate support in urban environments. Despite the availability of more services in cities like Harare, stigma, and lack of understanding surrounding invisible disabilities often lead to these women being overlooked or inadequately supported, further isolating them, and limiting their participation in economic and social activities. The diverse challenges faced by women with both congenital and acquired invisible disabilities contribute to a heterogeneous and complex experience of vulnerability. The underrepresentation of women with non-physical disabilities in our study underlines the invisibility of these conditions, revealing the multifaceted nature of disability and its impact on vulnerability and agency.

Socio-economic and educational barriers

The narratives shared by participants reveal a complex relationship between gender, disability, and poverty, highlighting the significant challenges women with disabilities face in both rural and urban contexts. The majority of the participants identified their disability as the primary factor contributing to their poverty, highlighting a strong link between disability and economic hardship, consistent with findings in existing literature (Diwakar 2023; Pinilla-Roncancio and Alkire 2021; Yeo and Moore 2003). Shingai, an urban participant who has lived with physical disabilities for 15 years, succinctly captured this connection:

> "Poverty and disability are similar…disability causes poverty" [Shingai, 15 years, physical disabilities, urban].

Shingai's experience encapsulates the pervasive helplessness both conditions can create, emphasising how socio-economic constraints further entrench the marginalisation of women with disabilities. This is further evidenced by participants' accounts of how their disabilities directly reduce their competitiveness and exacerbate economic struggles:

> "If I weren't like this, I wouldn't be struggling like this" [Tariro, 9 years physical disability, rural].

> "If I'm competing for an opportunity with someone who has no disability, my disability can slow my pace and reduce my competitiveness against other people" [Makanaka, 4 years, physical disability, rural].

Participants also discussed how socio-economic barriers often compound the challenges of living with a disability. For instance, Kudzai, expressed a preference for poverty over physical pain associated with a disability, highlighting how disability detrimentally affects quality of life:

> "…poverty is far better because at least I just know that I don't have much but am not in pain", [Kudzai, 56 years, multiple disabilities, rural].

On the other hand, Chengetai offered a contrasting perspective, arguing that poverty and disability are not necessarily interconnected, noting that many able-bodied individuals also live in poverty:

"…there are many people who are able-bodied but poor" [Chengetai, 7 years, physical disability, urban]

This divergence in perspectives reveals the complex relationship between disability and poverty, yet there is consensus among participants that poverty significantly limits their ability to exercise agency. Participants also highlighted the lack of formal education among women with disabilities as a critical issue, emphasising it as a key factor contributing to their poverty and limited agency. The data show that some participants, particularly those with multiple disabilities, never attended school ($n=3$), while others only completed primary or partial secondary education ($n=8$). Only one participant pursued post-secondary training to improve her circumstances:

"I never went to school…parents didn't send such children with disabilities to school" [Kudzai, 56 years, multiple disabilities, rural].

"I didn't go to school except a bit of adult education… but I didn't complete this." [Rumbidzai, 10 years, physical disability, urban].

These narratives reflect a pervasive exclusion of women with disabilities from educational opportunities, which in turn limits their economic empowerment and perpetuates poverty. Kudzai's experience, in particular, illustrates a deep-rooted societal attitude that deprives these women of education. The educational gap between women with disabilities and their non-disabled counterparts highlights the barriers they face, further restricting their opportunities for economic advancement. This educational deficit not only hinders their empowerment but also forces difficult choices, such as Rumbidzai's decision to halt her own schooling to prioritise her children's education:

"I decided that it was better to send my children to school instead so I stopped going to school" [Rumbidzai, 10 years, physical disability, urban].

These examples show how entrenched societal attitudes and structural barriers contribute to the ongoing cycle of poverty and marginalisation experienced by women with disabilities. Despite these challenges, the participants' stories also reveal their resilience and the difficult decisions they must make to navigate their circumstances.

Stigma, financial hardship, and gendered challenges

Stigma and discrimination emerged as key factors that reduces women's agency, as noted by both key informants (KI1 and KI2) and participants in

this study. KI1 emphasises the widespread stigma such women face, a sentiment echoed by participants who shared experiences of social ostracisation. For example, Nyasha, an urban participant with physical disabilities, recounted hurtful comments from family members about her hygiene, reflecting the entrenched stigmatisation she endures even within her home:

> "People do not want to associate with me…you smell bad…. have you bathed?" [Nyasha, 56 years, physical disabilities, urban].

Nyasha's experience suggests that stigmatising attitudes surrounding basic needs, such as bathing assistance, do more than marginalise women with disabilities; they also erode their self-esteem, and diminish their capacity to advocate for themselves or seek necessary support. This stigma adds to the financial hardships these women already face, as highlighted by participants across the study. Financial strain was a universal concern, with participants like Rumbidzai, a young urban woman with disabilities, emphasising the difficulty of meeting basic needs like food, rent, school fees, and medical expenses. Wimbai's reliance on high-interest loans due to her dire financial situation further illustrates the precariousness many women with disabilities endure. Participants expressed frustration over dwindling financial support from organisations like GOAL and the lack of disability-friendly financial assistance. The absence of adequate political representation for women with disabilities exacerbates these challenges, reinforcing their economic vulnerabilities. This systemic lack of support traps many in a cycle of dependence and poverty, highlighting the critical need for targeted financial and political interventions.

> "All challenges required money to solve them" [Rumbidzai, 10 years, physical disabilities, urban].

> "My situation was so bad that she had resorted to borrowing money from money lenders who demanded heavy interests in return" [Wimbai, 7 years, physical disabilities, urban].

> "Lack of disability friendly financial assistance facilities and lack of representation of women with disabilities in political structures" (KI1).

Participants' views on gender disparities in disability experiences varied, revealing the complex intersections between gender and disability. Some participants argued that disability challenges are similar for both men and women, suggesting it does not inherently discriminate by gender. However, many emphasized the increased vulnerability and discrimination experienced by women with disabilities. Rutendo's experience illustrates this disparity vividly; she shared how her husband began neglecting her after she became disabled, reflecting a broader pattern of abandonment that many women with disabilities encounter from their spouses. This stands in contrast to the experiences of men with disabilities, who, as some participants

noted, appear to face fewer social and emotional challenges. Tariro, an urban participant with 9 years of physical disability, highlighted the significant impact of health status on work capacity, reinforcing the gendered nature of these challenges:

> "…your health status determines how much you can work" [Tariro, 9 years, physical disability, urban].

Rutendo, who has lived with a physical disability for 2 years in a rural area, further elaborated on this disparity, noting:

> "Women like me get shunned by their husbands. My husband started neglecting me when I became crippled. He is in South Africa but not helping me at all. Wives of men with disabilities don't abandon them like what our (women with disabilities) husbands do" [Rutendo, 2 years, physical disability, rural].

Shingai's observation reveals that men with disabilities often receive preferential treatment, such as finding it easier to marry, while women with disabilities face greater social rejection:

> "Men have easier lives compared to women… men with disabilities easily get married unlike women…. find it difficult to marry a disabled woman while women are more accepting of men with disabilities" [Shingai, 15 years, physical disabilities, urban].

This insight highlights the double discrimination that women with disabilities endure, rooted in both their gender and disability. The consensus among participants and key informants points out the complex intersectionality of these identities, compounding the unique challenges and vulnerabilities faced by women with disabilities. This intersectionality creates a layered experience of discrimination that amplifies their marginalisation in both social and economic spheres.

Absence of agency: dependency and hopelessness in the face of overwhelming barriers

The theme of 'no agency' emerges starkly in the experiences of women with disabilities who face compounded challenges due to their gender, poverty, and disability status. Data reveals a sense of powerlessness among some participants, who, unlike others have managed to adapt and navigate their difficult circumstances, find themselves completely dependent on external support. This reliance, often framed as '*just God's grace*' by Rudo, a rural participant with multiple disabilities for 22 years, highlights the absence of personal agency or control over their lives. These women do not see themselves as active agents in their situations but rather as passive recipients of whatever limited support they can obtain from others, whether it be from well-wishers, family members or charity:

"I beg or get assistance from well-wishers or 'madzisahwira" [Tendai, 7 years, physical disability, urban]

"I'm just a dependent like a child and I will just be at home doing nothing" [Kudzai, 56 years, multiple disabilities, rural]

The sense of hopelessness and lack of control is particularly evident in the narratives of participants who explicitly stated that they have no strategy for coping with their challenges like Kudzai. This admission reflects not just a lack of resources or opportunities, but an internalised belief that they have little to no influence over their circumstances. This perceived helplessness is a critical aspect of their lived experience, highlighting a state of inaction and dependency that is reinforced by societal and structural barriers. Furthermore, the comparison between the experiences of women and men with disabilities adds another layer to this analysis. Participants noted that men with disabilities often receive more social support and are less likely to be abandoned by their spouses, which contrasts sharply with the experiences of women like Rutendo, who was neglected by her husband after becoming disabled. This gendered disparity in support systems exacerbates the sense of isolation and helplessness for women, who are already marginalised by their disabilities. The double discrimination they face—stemming from both their gender and disability—increases their marginalisation, leaving them with fewer opportunities to exercise agency.

Discussion

Theoretical implications

This study makes significant contributions to the theoretical discourse by exploring the complex relationship between gender, disability, and poverty, particularly in the underexplored context of Zimbabwe. Through an analysis of diverse experiences of women with physical disabilities in rural and urban areas, the findings provide insights into how these intersections impact women's agency in resource-constrained environments. This study builds on existing literature by revealing how disabilities, especially physical ones, compounded by age-related factors, restrict mobility and income-generating opportunities (Heeb et al. 2022). It highlights how physical limitations create cascading effects, such as social isolation, diminished agency, and heightened vulnerability. This complexity advances theoretical frameworks by emphasising that disability's impact cannot be understood in isolation but must be examined within the broader socio-economic and environmental context.

Challenging binary views of agency as fixed or absent or the categorisation of women with disabilities as either self-sufficient or dependent, our work highlights its dynamic nature, illustrating how women navigate

intersecting challenges to assert themselves despite structural limitations (Mustaniemi-Laakso, Katsui, and Heikkilä 2023). Findings show that agency and vulnerability co-exist, with women demonstrating resilience and adaptability in challenging socio-economic environments like Zimbabwe. This perspective adds to the theoretical understanding of agency by situating it as a fluid construct influenced by external and internal factors, including socio-cultural, place, economic contexts. Additionally, the study's focus on Zimbabwe contributes to theoretical discussions by illustrating the diverse ways agency manifest in resource-constrained settings.

Contrary to prior research suggesting limited empowerment through agricultural participation (Garikipati 2009), this study emphasises the critical role of agriculture and vegetable gardening in sustaining women with disabilities across both rural and urban settings. It highlights the socio-economic processes that connect these spaces, challenging traditional spatial categorisations and calling for more integrative frameworks that account for fluidity across rural-urban divides. Furthermore, our findings align with and expand existing critiques of passive categorisation of people with disabilities as mere recipients of care (Mustaniemi-Laakso, Katsui, and Heikkilä 2023). Women with disabilities are shown to be active decision-makers who manipulate their environments, demonstrating adaptability and resourcefulness in rural and urban contexts. This contribution extends theoretical perspectives on informal sector participation, marginalisation, and the forms of agency exercised in resource-constrained contexts (Groce et al. 2011; Tinson et al. 2016). Despite the absence of formal support systems, these women have constructed their own agency, navigating the intersecting challenges of gender, disability, and poverty (Van der Mark et al. 2019).

The findings also improve our understanding of the role of education in enhancing agency and breaking a cycle of poverty. The study aligns with and build on existing literature by demonstrating how the exclusion of women with disabilities from education hampers their agency and weakens socio-economic empowerment (Chant 2016; Hanmer and Klugman 2016). It identifies cultural norms and societal perceptions as significant barriers, with families deprioritising education for girls with disabilities due to fears of stigma and shame (Abosi 2007; McKenzie, Shanda, and Aldersey 2021). These findings emphasise the interconnectedness of education, cultural norms, and systemic inequality in influencing the lived realities of women with disabilities. Excluding women with disabilities from educational opportunities directly contradicts the principles of Sustainable Development Goal 4, which advocates for inclusive and equitable education, and undermines Agenda 2030s aim to reduce inequalities (UN 2015). Addressing educational barriers to education and enhancing skills development and economic participation for women with disabilities is crucial to breaking the cycle of poverty and strengthening their agency (Abosi 2007; McKenzie et al. 2021; Yeo and Moore 2003).

Practical implications

The findings of this study reveal important ways to improve the lives of women with disabilities in resource-constrained contexts, providing practical guidance for policymakers, practitioners, and communities. Resilience and adaptability shown by these women demonstrate their capacity to navigate poverty and disability despite significant challenges. Policymakers can enhance their empowerment by focusing on inclusive education, such as providing scholarships, accessible school infrastructure, and adaptive learning materials to ensure equal opportunities for girls with disabilities. Vocational training tailored to their abilities and needs can equip them with marketable skills, while incentives like subsidies for businesses to create accessible workplaces can support their integration into workforce.

Our work emphasises the need for intersectional policies that address the intersecting challenges of gender, disability, and poverty by removing barriers to education, healthcare, and employment, especially in resource-constrained contexts. Ensuring women with disabilities have representation in governance structures and decision-making processes is critical for creating policies that reflect their needs. Our findings align with Sustainable Development Goals 1 (no poverty), 5 (gender equality) and 10 (reduced inequalities), advocating for disability inclusive strategies that empower women. Community-level initiatives should focus on building support networks, implementing interventions to amplify these women's voices, and running awareness campaigns to challenge stigma and promote their dignity through education and training programmes.

Practitioners and communities play a critical role in promoting inclusivity. Peer support groups can create platforms for collaboration, resource sharing, and collective advocacy among women with disabilities. Community awareness campaigns can challenge stigma and enhance inclusive attitudes by promoting the dignity and contributions of women with disabilities. These initiatives should include educational outreach to families and communities to encourage greater support for education and empowerment of girls with disabilities. Economic participation can also be supported through local initiatives that provide resources and training for women with disabilities to engage in small-scale entrepreneurship. For instance, in rural areas, support for agricultural enterprises like vegetable gardening can provide sustainable livelihoods, while urban initiatives can focus on creating accessible spaces for informal trade and small businesses. Such efforts not only address immediate economic needs but also promote long-term social and economic inclusion.

Conclusion

The study examines the complex relationship between gender, disability, and poverty, focusing on the lived experiences of women with disabilities in rural and urban Zimbabwe. It highlights how these factors intersect to frame women

with disabilities' agency and resilience. Despite significant socio-economic barriers, the women challenge traditional notions of passivity by employing adaptive strategies to assert agency. This study provides an understanding of how agency is exercised in resource-constrained contexts by examining the diverse nature of disabilities and responses to adversity. Findings call for context-specific interventions to address the unique challenges faced by this population, especially in areas with limited formal support systems. While this study provides valuable insights into the intersection of gender, disability, and poverty through lived experiences of women with disabilities in rural and urban Zimbabwe, it is not without limitations. One key limitation is the study's focus on a specific geographic context, which may limit the generalisability of its findings to other regions. Although insights from Zimbabwe are significant, future research could explore similar aspects in other cultural and socio-economic contexts to assess the extent to which these findings apply more broadly. Comparative studies across low-income regions could provide an enhanced understanding of how intersecting factors like gender, disability, and poverty vary in influencing agency and resilience. This study emphasises individual agency and resilience but does not examine the systemic and structural barriers that perpetuate inequality. Future research could investigate how broader institutional, political, and economic systems influence the opportunities faced by women with disabilities at both micro and macro levels.

Disclosure statement

The authors report there are no competing interests to declare.

Funding

This work was not funded by any agency.

Data availability statement

Data available on request.

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