

Education and Employment of Women and Girls with Disabilities in Ghana: A Scoping Review

By

Priscilla Emefa Ahorsu

A Thesis submitted to the Faculty of Graduate and Postdoctoral Studies of

the University of Manitoba

in partial fulfillment of the requirements of the degree of

Master of Arts

Department of Disability Studies

University of Manitoba

Winnipeg

Copyright © 2026 by Priscilla Emefa Ahorsu

ACKNOWLEDGEMENTS

I would like to express my gratitude to my research supervisor, Dr. Diane Driedger, for her invaluable support throughout this research project. Her expertise and insightful guidance have been instrumental in shaping this work. She was always available to clarify concepts, offer corrections, and provide reassurance when needed.

I would also like to thank my research committee members, Dr. Nancy Hansen and Dr. Christine Stewart, for their time and thoughtful input, which has greatly enriched this research.

I owe a debt of gratitude to my mothers, Leticia Abia Defor and Comfort Akua Ahorsu for their immense love and support. You have been exceptional role models of resilience. Your encouragement, thoughtfulness, and unwavering dedication to my well-being have sustained me throughout this journey.

Finally, I would like to acknowledge the authors whose works have informed this thesis. Your contributions to advancing knowledge and highlighting the lived experiences of women with disabilities have been both inspiring and foundational to this study.

DEDICATION

To my dear husband, Makafui Amefinu,

I dedicate this work to you in recognition of the profound impact you have had on my life. Your love has been the quiet strength behind every step of this journey. Through every moment of difficulties, you stood by me patient, steady and unwavering. My anchor in every storm.

Through long days and even longer nights, you stayed with me offering not only your presence but your peace. When I grew tired and uncertain, you reminded me of who I am and all that I am capable of becoming. You held my hand through the hardest moments and gave me the courage to keep going.

You gave selflessly, emotionally, spiritually, and financially. Never once allowed me to walk this path alone. Because of you, I believed. Because of you I made it.

This achievement is not mine alone; it is ours.

With all my love, always.

ABSTRACT

Developed countries have been able to judiciously employ their human resources and assist their marginalized populations to become self-reliant and resilient. Conversely, marginalized population such as women and girls with disabilities in developing countries are left to their fate, exploited and face multiple layers of discrimination and stigmatization. This study seeks to synthesis available research on the educational and employment experiences of women and girls with disabilities in Ghana and identify gaps in research that need to be investigated. Using Arksey and O'Malley's framework for scoping reviews, a systematic search of 8 databases was conducted to identify and review papers for the study, which were published between January, 2007 and August, 2025. The experiences of the women and girls with disabilities were reported in accordance with the domains of the International Classification of Functioning, Disability and Health (ICF) framework which was adopted as the conceptual framework for this review. Twenty-nine papers were identified as eligible for inclusion in this review with 13 papers reporting on only education, 12 papers on only employment while 4 papers reported on both education and employment of women and girls with disabilities in Ghana. Out of the 29 papers, 72.41 % were qualitative research works whereas only 10.34 % were quantitative in nature. Most of the papers reported on societal attitudes and cultural norms as critical factors that adversely affect the educational and employment experiences of women and girls with disabilities in Ghana. Hence, educational and sensitization campaigns need to be conducted to reorient people's perception about women and girls with disabilities while a review of the work of the District Disability Management Committee should be undertaken to ensure transparency.

Keywords: people with disabilities, women, girls, education, employment, intersectionality, experiences, Ghana.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS.....	i
DEDICATION.....	ii
ABSTRACT.....	iii
TABLE OF CONTENTS	iv
LIST OF TABLES AND FIGURES	vi
CHAPTER ONE.....	1
INTRODUCTION	1
Background to the Study.....	1
Problem Statement	5
Purpose of the Study	7
Research Questions	8
Significance of the Study	8
Situating yourself as Researcher	9
Definitions of Terms in the Study	12
CHAPTER TWO.....	13
THEORETICAL APPROACH.....	13
Theoretical Framework.....	13
Before for the ICF Model: The Medical and Social Models of Disability.....	13
Finding the Balance: The ICF Model	16
Intersectional Theory	19
CHAPTER THREE.....	23
RESEARCH METHODOLOGY.....	23
Identifying the Research Question	24
Identifying Relevant Studies	25
Selecting Studies	27
Charting the Data.....	31
Collating, Summarizing and Reporting the Results	31
Consultation Exercise	32
Ethical Considerations	32
CHAPTER FOUR.....	33

RESULTS	33
Publication Information	33
Characteristics of Methodologies Employed by the Papers	35
Information on Participants of Papers included in the Review	38
Findings from the Papers included in this Study.....	40
Findings on the Education of Women and Girls with disabilities in Ghana.....	44
Findings on the Employment of women and girls with disabilities in Ghana.....	48
Interventions on Education and Employment of Women and Girls with Disabilities.....	56
Highlight on Dr. Augustina Naami’s Work.....	57
CHAPTER FIVE.....	60
DISCUSSION	60
Introduction.....	60
Research on Education and Employment of Women and Girls with Disabilities in Ghana	60
Educational Experiences of Women and Girls with Disabilities in Ghana.....	64
Body Functions and Body Structure.....	64
Activities and Participation.....	65
Environmental Factors.....	66
Personal Factors	71
Employment Experiences of Women and Girls with Disabilities in Ghana	75
Body Functions and Body Structure.....	76
Activities and Participation.....	77
Environmental Factors.....	79
Intersectionality.....	85
Interventions on Education and Employment of Women and Girls with Disabilities.....	91
Recommendations for Policy.....	93
Recommendations for Future Research	97
Limitations of the Study	98
CHAPTER SIX.....	100
CONCLUSION.....	100
List of References	104
APPENDICES	116

LIST OF TABLES AND FIGURES

Table 1 Search terms for Electronic Databases	26
Figure 1 Flow Diagram of the Study Selection Process.....	30
Table 2 Publication Information	34
Table 3 Characteristics of Methodologies Employed in the Papers	36
Table 4 Participants Information	39
Table 5 Summary of Findings	41

CHAPTER ONE

INTRODUCTION

Background to the Study

"One of the best inheritances I can leave you is to ensure that you are educated to the highest level possible." This was one of my father's favorite sayings, and he made sure that all his children received a good education. As a Ghanaian girl child, I started school at the appropriate age and progressed through each stage of my education without interruption. Throughout my educational journey, one thing was always clear: I was expected to excel. My ability to succeed was never questioned; rather, it was assumed. Excellence was not viewed as an achievement but as an expectation. More often than not, I am asked why I have not reached certain milestones that others believe I should have achieved by now.

By the time I completed high school, I had finally reached what I thought was the moment of freedom, the point where I could decide what career path I wanted to pursue. Unfortunately, my parents had a slightly different interpretation of freedom. In their view, there was only one logical next step: university, and preferably as soon as possible. The pressure became so intense that I jokingly say I had to relocate for my own survival. To escape the constant reminders, advice, and motivational speeches about university applications, I moved to live with my grandmother.

My grandmother was buoyant, full of life, and visually impaired. When I moved in with her, I witnessed first-hand the frustrations she experienced as she struggled to maintain her independence. Simple tasks that many people take for granted became her limitations, and I saw how difficult it was for her to rely on others for assistance.

However, her story did not end there. Through mobility and orientation training, as well as support from Non-Governmental Organizations serving persons with disabilities, she gradually regained her confidence and independence. I watched her transform from someone frustrated by her limitations into someone empowered to navigate her environment and live life on her own terms. One of the most memorable symbols of this transformation was her white cane. While it was intended to help her navigate safely and independently, my siblings and I often joked that it doubled as her secret weapon. If any grandchild was misbehaving within striking distance, the cane was always useful.

My stay with my grandmother was my first exposure to living with a person with a physical disability. It highlighted for me the importance of providing the right assistance and support systems that enable persons with disabilities, especially women, to navigate their lives on their own terms with dignity and independence. This experience also sparked my interest in disability studies, as I became increasingly curious about how structured support, accessibility, and appropriate interventions can shape the ability of persons with disabilities to participate fully in education, employment, and everyday life. It is no surprise that when it got the time to select a program for study at the university, I settled on Disability and Rehabilitation Studies. This program of study exposed me to the fact that everyone is at risk of being disabled, as it is said; “disability is with us all”.

In reflecting on my own educational journey, I see a clear parallel with the experiences of girls and women with disabilities in Ghana. While I have been able to progress through schooling with relative ease and make choices about my future, many women with disabilities face additional barriers that can interrupt or completely limit their access to education. Often,

their potential is questioned not because of their ability, but because of assumptions about what they can or cannot do.

Ghana's Statistical Service (GSS) estimates that about 8 % of her populace are people with disabilities (GSS, 2021). This is a huge increment of 5 % from the last census conducted in 2010 (GSS, 2014). While this is twice lower than that the global rate of 16 %, the multi-dimensional issues that either cause or exacerbate the vulnerability of people with disabilities in LMICs are no different in Ghana. Typical of a LMIC, the prevalence of disabilities among females (8.8 %) in Ghana is higher than in males (6.7 %), and it is more common in rural areas (9.5 %) with inadequate access to social services as compared to urban areas (6.5 %) (GSS, 2021).

The 1990s in Ghana is credited to mark the start of disability movement in the country. It began with the amendment of the constitution after several coup d'états and political upheavals into a democratic republic. The new constitution made provisions that created an enabling environment for people with disabilities, their caregivers and advocates to champion their causes (Mfoafo-M'Carthy, et al., 2000). Also enshrined in it is the right to basic education for all people including persons with disabilities. Again, a Community-based Rehabilitation program intended to integrate persons with disabilities into their communities was piloted in the 1990s with support from Ghana's Official Development Assistance (ODA) donors (Mfoafo-M'Carthy, et al., 2000). However, this program was unsuccessful largely due to inadequate resource allocation (Metts and Metts, 2000). As such, even though the 1990s is acknowledged to be the start of the disability movement in Ghana, very little was achieved in that decade to provide for and champion the rights of people with disabilities (Gavu et al., 2015). Consequently, the Person with Disabilities Act (715) was promulgated and passed in 2006 to improve the well-being,

ensure inclusion in society, protect and promote the rights of people with disabilities in the country (Asuman et al., 2021; Dassah et al., 2018; Gavu et al., 2015).

Despite the passage of the Persons with Disability Act and provisions therein to protect and promote the rights of people with disabilities, people with disabilities in Ghana continue to face significant discriminations, inequities and stigma (Dassah et al., 2018; Gavu et al., 2015; Mfoafo-M'Carthy, et al., 2000). This situation is worse for women and girls with disabilities in Ghana due to the interaction of gender and disability (Naami and Liese, 2011). They are discriminated against and left out in critical areas such as: education, healthcare and employment (Naami, et al., 2012; Matin et al., 2021). Also, they are more likely to face gender-based violence in a patriarchal society like Ghana as compared to their male counterparts (Ganle et al., 2016).

In order to propose strategies to improve the general well-being of women with disabilities in Ghana, there must be the understanding of the issues that affect them. Current studies on women and girls with disabilities in Ghana have focused on specific aspects of their lived experiences or the experiences of women with a particular type of disability or specific experiences of women with a particular type of disability in Ghana. As such, while Bour et al., (2022), Ganle et al., (2020), Obeng et al., (2024), studied the reproductive and maternal health of women with disabilities in Ghana, Kassah et al., (2014) on the other hand sought to explore the abuse of physically impaired women while Abdul Karim (2017) explored the sexual and reproductive health of visually impaired women. Thus, these studies are specific and limited in scope. However, this study sought to synthesis all available research works on two key indices of human development, namely: education and employment that cause or compound disabilities. Hence, a scoping review on available literature on the education and employment of women and girls with disabilities in Ghana. This is intended to ascertain works that have been carried out in

these fields concerning women and girls with disabilities and identify existing gaps in research that need to be investigate as well as help as a guide in the formulation and implementation of policies to improve the living conditions of women and girls with disabilities in Ghana.

Problem Statement

One of the most vulnerable, marginalized and discriminated groups of people who are often excluded from attaining high levels of education and gaining meaningful employment are women and girls with disabilities living in LMICs (Tefera, van Engen, Schippers, Eide, Kersten & van der Klink, 2018). This is largely attributed to the intersection of gender and disability leading to them experiencing multiple disadvantages (Naami, 2015). Despite these countries ratifying various international frameworks and conventions as well as promulgating local policies to promote and ensure inclusive education and decent work for all people, the lived experiences of women and girls with disabilities tell a different story from the intended outcomes of these commitments (International Center for Evidence in Disability, University of Ghana & Mastercard Foundation, 2023).

Women and girls with disabilities in Ghana face significant barriers in education and gaining employment due to the interaction of their disability status with entrenched cultural beliefs and practices, poor infrastructure, poverty, poor and inadequate social welfare benefits (Naami, Hayashi & Liese, 2012). Even though Ghana's constitution makes provision for the observance of the rights of all persons with disabilities including women and girls, and the country has promulgated Persons with Disability Act (Act 715) and the Inclusive Education policy as well as signed and ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and the Sustainable Development Goals (SDGs), women and girls with disabilities continue to attain relatively lower levels of education, have limited skills, are

mostly unemployed or underemployed and when employed, are engaged in informal, menial low-paying jobs (Naami, 2015).

Education is generally known to be a means through which an individual is economically empowered and recognized in society (Roshan & Rahman, 2025). For women and girls with disabilities however, it is an existential necessity for them to thrive in life. Nonetheless, women and girls with disabilities in Ghana face numerous limitations in getting education (Gomda, Sulemana & Zakaria, 2022). These limitations include poor and inaccessible school infrastructure, negative societal attitudes such as discrimination and stigmatization, lack of and sometimes inadequate assistive devices, and limited teacher training on disability inclusive pedagogy and policies (Hamenoo & Dayan, 2021; Boateng, 2022; Gomda et al., 2022).

In recent times, it has been found that there exists a disconnect between skills training and job market demands which has demoralized women and girls with disabilities in the country to get educated (International Center for Evidence in Disability et al., 2023). Women and girls with disabilities in Ghana also face additional barriers related to early marriage traditions, sexual harassment, and care giving responsibilities (Gbagbo, Quansah and Ameyaw, 2023; Global Call to Action against Poverty, 2020; Owoo, 2025). The outcome of these limitations is that most women and girls with disabilities in Ghana engage in self-employed work which is seasonal, marginal and menial rather than in formal employment (Naami, 2015).

Despite the importance of the education and employment of affecting women and girls with disabilities in Ghana, majority of the existing research done focuses broadly on people with disabilities. Thus, most research works do not disaggregate the unit of observation into male or female. Majority of the works lump both sexes together even though it is important for these works to be disaggregated to aid policy makers in the formulation of targeted policies and

interventions. On the other hand, available studies on women and girls with disabilities have been narrow and limited in scope, largely focusing on specific experiences of women and girls with a particular type of disability. As such, while Bour et al., (2022), Ganle et al., (2020), Obeng et al., (2024), studied the reproductive and maternal health of women with disabilities in Ghana, Kassah et al., (2014) on the other hand sought to explore the abuse of physically disabled women while Abdul Karim (2017) explored the sexual and reproductive health of visually impaired women.

Again, most studies on women and girls with disabilities in Ghana have focused on their health (Bour et al., 2022; Ganle et al., 2020; Obeng et al., 2024) with little on their education and employment which is crucial for their economic empowerment and social inclusion.

Furthermore, grey literature on the education and employment of women and girls with disabilities in Ghana have not been integrated with peer reviewed studies leading to incoherent multiple research works that have been underutilized. Hence, a scoping review to synthesize all available research works on education and employment of women and girls with disabilities in Ghana is needed. As a scoping review allows systematic mapping of all research works carried out in these fields concerning women and girls with disabilities and identifying existing gaps in research that need to be investigated. Since a coherent and comprehensive research is often presented in scoping reviews, it would guide in the formulation and implementation of policies to improve the living conditions of women and girls with disabilities in Ghana.

Purpose of the Study

The overarching purpose of this research was to establish the breadth and diversity of literature on education and employment of women and girls with disabilities in Ghana.

Specifically, the study sought to synthesize evidence on the experiences of women and girls with

all types of disabilities on their education and employment in Ghana, the public and private interventions in education and employment of women and girls with disabilities in Ghana and to identify gaps in the current literature to inform future research.

Research Questions

The following research questions guided the conduct of the study:

- What are the educational and employment experiences of women and girls with disabilities in Ghana?
- What are the interventions on education and employment of women and girls with disabilities in Ghana?
- What are the gaps available in current research literature on education and employment of women and girls with disabilities in Ghana?

Significance of the Study

Current evidence suggests that women and girls experience multi discrimination, abuse and stigma due to their gender disability. It is agreed that their vulnerability is worsened if they live in a LMIC or much worse belong to low socio-economic group in a LMIC. Again, the World Bank acknowledges and highlights the fact that women with disabilities face significant barriers in education and employment which causes and exacerbates their socioeconomic barriers. However, little has been done to remove the barriers in education and employment women and girls with disabilities in Ghana face despite the existence of legal frameworks and being signatory to international conventions. Also, there is no synthesis of evidence on education and employment of women and girls with disabilities in Ghana to comprehensively understand

the issues affecting them and their lived experiences as well as the interventions undertaken therein.

Therefore, this study seeks to review currently available literature in order to establish the breadth and diversity of literature on education and employment of women and girls with disabilities in Ghana. By doing this, it intends to synthesize evidence on the educational and employment experiences of women and girls with disabilities in Ghana as well as the interventions in education and employment of women and girls in Ghana which could help in the formulation of policies and strategies on how to improve their living conditions. Finally, the study identifies gaps in the current literature on education and employment of women and girls with disabilities in order to help inform future research.

Situating yourself as Researcher

I (the main researcher of this study) approach this study as an outsider. “An outsider” because I do not identify as a disabled woman and do not share in the experience of disabled women. However, I am a Ghanaian woman with an academic background in Disability Studies and passionate about understanding and amplifying the marginalized voices of disabled women in Ghana. My thesis, “A Scoping Review of Research on Education and Employment of Women and Girls with Disabilities in Ghana”, focuses on establishing the breadth and diversity of literature on education and employment of women and girls with disabilities in Ghana. Specifically, it seeks to synthesize evidence on the experiences of women and girls with disabilities on education and employment in Ghana and identify gaps for future research. This research is not just an intellectual pursuit but a reflection of my commitment to understanding and amplifying marginalized voices. I am dedicated to centering the voices of disabled women and prioritizing their lived experiences and perspectives in this study.

My interest in exploring the lived experiences of disabled women in Ghana began after an encounter with a disabled woman during one of my undergraduate field trips. She is a 42-year-old woman with a physical disability and a teacher. She described herself as the teacher with crutches and metal legs, a disabled mother of two children, and a disabled wife and most often described in her community as “the woman with the metal legs” a name that took over her real name and became her identity. Her description captures her multifaceted identity that commands both admiration and reflection. Her story left an impression on me as it revealed the complexities of navigating a society where disability intersects with deeply entrenched norms which further creates multiple layers of disadvantages.

Despite her professional success as a teacher, she spoke candidly about the barriers she encounters in balancing her roles. Her journey to education was fraught with societal skepticism and lack of accessible infrastructure, requiring her to rely heavily on her resilience and determination. And now as a teacher she contends with inaccessible schools, discriminatory attitudes from some colleagues and low expectations of her capabilities as an educator. In her personal life she shared how societal perceptions of disabled women compound the barriers of motherhood and marriage. As a mother she constantly battles prejudice about her ability to care for her children with some relatives and community members questioning her competence as a mother. As a wife she faces the double burden of proving her worth in a society that often devalues disabled women and views them as asexual or incapable of fulfilling marital roles.

Her story throws more light on the double jeopardy disabled women face, as their experiences are shaped by their intersection of gender and disability. They encounter discrimination not only as women but also as disabled individuals making their struggles uniquely complex. Her resilience and achievements not only inspired me but they also

underscored the urgent need to amplify the voices of disabled women and address the systemic barriers they encounter.

During my master's program, taking the course on Women and Disability provided me with profound insights into the lived experiences of women with disabilities around the world. These women often endure double or even multiple layers of marginalization due to the intersection of their gender, disability, and in some cases, other factors such as race, socioeconomic status, or cultural expectations. This deepened my understanding of the systemic barriers they face and the resilience they demonstrate in navigating their lives. It feels not only fitting but also a responsibility to use this research as a tool to amplify their voices, shed light on their realities, and contribute to efforts toward greater equity and inclusion.

This perspective shaped the approach taken throughout this review. Although literature highlights the negative societal beliefs and misconceptions that women with disabilities in Ghana encounter, I chose not to focus extensively on these narratives. Instead, this review draws attention to the environmental barriers and policy gaps that influence educational and employment outcomes. Because focusing extensively on negative stereotypes risks reducing women and girls with disabilities to these negative societal stereotypes. Therefore, the review prioritizes experiences related to education, employment, policy implementation gaps and inclusion while still acknowledging the broader social realities in which discrimination and exclusion continue to exist.

Definitions of Terms in the Study

The study considered the following terms:

Disability: Disability according to ICF is the umbrella term for impairments, activity limitations and participation restrictions, referring to the negative aspects of the interaction between an individual (with a health condition) and that individual's contextual factors (World Health Organization and World Bank, 2011).

Discrimination: discrimination refers to treating someone worse than others and the explanatory reason for this differential treatment is that the discriminate possesses (or is believed to possess) a property that the others do not (or are believed to not) possess (Hedges, 2022).

Intersectionality: "Intersectionality refers to the fact that one and the same person can belong to several distinct groups, each of whose members are victimized by widespread discrimination. This overlapping membership can generate experiences of discrimination that are very different from those of persons who belong to just one, or the other, of the groups".

CHAPTER TWO

THEORETICAL APPROACH

Theoretical Framework

Theoretical frameworks offer ways through which an issue is to be examined or understood (Luft, Jeong, Idsardi & Gardener, 2022). The theoretical basis for the analysis of this thesis rests on the International Classification of Functioning, Disability and Health (ICF) model as well as the intersectional theory. These concepts are essential because how disability is perceived is largely influenced by these models. For the models of disability, they are perspectives based on certain beliefs about what causes disability, what it fundamentally is, and how it should be managed or approached (Letšosa & Retief, 2018). These models shape how society understands and defines disability, as well as the policies, attitudes, and practices used to address it (Bogart et al., 2022). In other words, the way we view and respond to disability depends on the underlying assumptions of the model being applied. Durham and Ramcharan (2017) also states that how disability is understood and communicated through these models affects not only external perceptions but also the internal sense of identity and worth of disabled individuals which can either reinforce or refute stigma. Similarly, Smart (2004) posits that not only do the models determine public attitudes, shape legislations and underlines services that are provided. But they can go a long way to create prejudice and inequalities.

The ICF Model: Integrating the Medical and Social Models of Disability

Prior to the advent of the ICF Model, disability was understood, perceived, communicated and treated based on the medical and social models of disability. The medical model of disability conceptualizes disability as an individual condition arising from physical, sensory, intellectual or mental impairments (Bogart et al., 2022). Within this framework,

disability is located within the individual, and limitations are understood as direct consequences of functional or biological deficits. As a result, the primary response to disability is intervention through diagnosis, treatment, rehabilitation, or compensation, with the aim of restoring normal functioning or enabling adaptation that conforms to social expectations (Bogart et al., 2022; Brandon & Pritchard, 2011; Haegele & Hodge, 2016; Roush & Sharby, 2011).

Although the medical model has contributed significantly to clinical understanding and the development of health and rehabilitation services, it is widely critiqued for its narrow focus on impairment (Brittain, 2004; Humpage, 2007). By centering disability within the individual, it tends to overlook the role of social, environmental, and institutional barriers in shaping exclusion and inequality (Haegele & Hodge, 2016). In this sense, disability is framed primarily as a medical problem requiring correction, rather than as a multidimensional experience influenced by context.

A key implication of this model is the strong authority it grants to medical professionals in defining disability and determining access to services. Decisions regarding education, rehabilitation, employment support, and social assistance are often guided by clinical assessment and diagnosis (Humpage, 2007; Letšosa & Retief, 2018). While this may support service delivery, it can also limit the autonomy of persons with disabilities by positioning professionals as primary decision-makers over individual lives.

Overall, the medical model provides important insight into the functional and health-related aspects of disability. However, its limitations lie in its tendency to individualize disadvantage and underemphasize the structural conditions that contribute to exclusion. This

makes it insufficient as a standalone framework for understanding the lived experiences of persons with disabilities in diverse social contexts.

On the other hand, the social model of disability reframes disability as a socially constructed phenomenon rather than an individual deficit. It separates impairments from disability (Goering, 2015; Haegele & Hodge, 2016; Letsosa & Retief, 2018). Impairment is understood as a deviation from standard bodily function, characterized by the absence of part or all of a limb, or by the presence of a defect in a limb, organ or physiological mechanism (Goering, 2015) while disability is understood as the restriction of participation caused by social, environmental, and institutional barriers (Goering, 2015; Haegele & Hodge, 2016). From this perspective, disability is not located within the individual but is produced through inaccessible environments, discriminatory attitudes, and exclusionary systems.

Central to the social model is the argument that societal structures, rather than impairments themselves, create disadvantage. Inaccessible infrastructure, communication barriers, and negative attitudes are seen as the primary causes of exclusion. For example, when a person with a mobility impairment is unable to access a workplace due to the absence of ramps or elevators, the limitation is attributed to environmental design rather than the impairment itself. This shifts attention from “fixing” individuals to transforming social arrangements to ensure inclusion (Oliver, 2013; Letšosa & Retief, 2018).

The social model has been influential in advancing disability rights and promoting inclusion; however, it has also been widely critiqued. A key limitation is its strict separation of impairment and disability, which may underrepresent the lived realities of impairment (Thorneycroft, 2024). While this distinction initially constituted the model’s greatest argument

by shifting attention away from medicalized explanation, it has over time also emerged as a major conceptual weakness (Twardowski, 2020; Thorneycroft, 2024). Some scholars argue that the model risks downplaying the interaction between bodily experiences and social context. Despite these limitations, the social model remains important in highlighting structural injustice and shifting attention toward environmental and attitudinal barriers. However, its conceptual boundaries indicate the need for a more integrated framework that captures both individual and contextual dimensions of disability.

Finding the Balance: The ICF Model

Neither the medical model nor the social model of disability when applied independently fully captures the complexity of disability. Notwithstanding this limitation, each offers important insight in understanding disability. Disability is a multifaceted process that exists at the level of both bodily functioning and within the social environments in which individuals live (WHO, 2002). It emerges through the continuous interaction between personal characteristics and contextual factors, with some dimensions rooted primarily in individual functioning and others shaped largely by social, cultural, and structural factors (WHO, 2001; WHO, 2002). As a result, interventions toward disability should capture both the social model and medical dimensions of disability.

In recognition of these limitations, the WHO introduced the International Classification of Functioning, Disability and Health (ICF) in 2001 as a unifying framework that brings together the medical and social perspectives. The ICF provides a more comprehensive understanding of disability and functioning by recognizing the interaction between health conditions and contextual factors (WHO, 2001). Since its introduction, the ICF became widely used both as a

classification and a conceptual framework for research on disability and health (McDougall, Wright & Rosenbaum, 2010; WHO, 2001).

According to the World Health Organization the ICF framework is built around two overarching concepts: functioning and disability, and contextual factors. Functioning is defined as an umbrella term for body function, body structures, activities and participation. It refers to the positive or neutral aspects of the interaction between a person's health condition(s) and that individual's contextual factors. Disability in contrast is an umbrella term for impairments, activity limitations and participation restrictions. It denotes the negative aspects of the interaction between a person's health condition(s) and that individual's contextual factors (WHO, 2001).

Contextual factors represent the complete background of an individual's life and living conditions. These consist of environmental factors and personal factors. The environmental factors include social attitudes, architectural characteristics, legal and social structures, climate as well as terrains. Personal factors include gender, education, coping styles, social background, education, profession, past and current experience, overall behavior pattern, character and all other factors that influence how disability is experienced by the individual (WHO, 2001). In addition to these key concepts, the ICF outlines a set of key components that supports the consistent application of the framework. body functions, body structures, impairments, activity, participation, activity limitations, participation restrictions, and environmental factors.

The ICF model is particularly useful for examining the education and employment of women and girls with disabilities in Ghana, where experiences of disability are shaped by the intersection of impairment, gender, socio-cultural norms, economic conditions and institutional structures. (Naudé et al., 2024; Naami, 2015). The ICF provides a biopsychosocial framework

for understanding health and disability by enabling a simultaneous examination of interactions between body functions and structures, activities, participation and contextual factors (WHO, 2001). In educational settings, participation restrictions experienced by women and girls with disabilities may result from a combination of functional limitations, lack of assistive technologies, inaccessible learning environments, negative teacher attitudes and cultural beliefs about gender and disability. Similarly, in employment contexts, barriers may include discrimination and inadequate implementation of policy.

For a scoping review, the ICF offers a structured yet flexible lens through which existing literature can be mapped and synthesized. Scoping reviews seek to capture the range, nature and extent of research on a topic (Arksey & O'Malley, 2005), the ICF supports this aim by providing clearly defined domains that can be used to categorize and interpret data on education and employment.

By adopting the ICF framework as a balancing framework, this scoping review is able to identify existing studies that address impairment related factors, social and environmental barriers, and the interaction between them. This approach facilitates the identification of gaps in literature, particularly where research may overemphasize one dimension at the expense of others. It also supports a more holistic understanding of inclusion and exclusion of women and girls with disabilities in Ghana in education and employment.

In summary the ICF provides a conceptual bridge between the medical and social understanding of disability, offering a balanced and integrative framework that reflects the lived realities of women and girls with disabilities. As such the ICF strengthens the theoretical foundation of this study and enhances its relevance for policy, practice and future research.

Intersectional Theory

Women with disabilities are not homogenous groups (UN CRPD Committee, 2016). They, like all individuals embody multiple overlapping identities that carry varying degrees of social statuses. With some identifying as being members of one or more marginalised identities (Wickenden, 2023). These identities can shape the experiences of disabled women, by determining the power relations and the levels of discriminations that they face (Wolbring & Nasir, 2024).

This study adopts intersectionality theory as a guiding theory. The primary rationale for using intersectionality in this thesis is to acknowledge and analyze the complex and overlapping ways in which these identities shape the lives of women and girls with disabilities in Ghana. Specifically, this framework helps to explore how gender, disability, social status, and geographic location interact to influence their access to education and employment opportunities. Rather than viewing these factors in isolation, intersectionality allows for a more detailed analysis that highlights structural inequalities and contextual barriers within Ghanaian society.

The term intersectionality was coined by Kimberlé Crenshaw, an American legal scholar and civil rights advocate and further developed by black feminists “to counter approaches that failed to consider how multiple intersecting identities together shape our experiences of oppression and privilege (Atewologun, 2018; Bastia, Datta, Piper & Walsham, 2023 Nair and Vollhardt 2020). But now, intersectionality has gathered significance and it is often conceptualized and discussed as either a theory, methodology, paradigm, lens or a framework (Hankivsky, Grace, Hunting, Giesbrecht, Fridkin, Rudrum, Ferlatte & Clark, 2014), and it is being applied in many fields including disability studies (Wolbring and Nasir, 2024).

Central to the intersectional theory is the argument that, multiple identities or social locations such as gender, disability, race/ethnicity, indigeneity, sexuality, class, geography, age, migration status, and religion do not operate independently, but intersect to shape who a person is and how they experience the world (Hankivsky et al., 2014; Rice et al., 2019). The theory explains that, these interactions occur within the context of connected systems and structures of power such as laws, policies, state government and other political and economic unions, religious institutions and the media (Hankivsky et al., 2014) and these power systems determine how these different identities are valued or marginalized. Through processes such as colonialism, imperialism, homophobia, ableism, and patriarchy, interdependent forms of privileges and oppressions are shaped (Hankivsky et al., 2014; Rice et al., 2019).

Across diverse definitions of intersectionality, three assumptions outlined by Else-Quest and Hyde (2016) are particularly relevant for this study. The first assumption is the recognition that all people are characterised simultaneously by multiple social categories and all these categories are interconnected. These connections are such that the experience of one category is linked to their membership of other categories (Atewologun, 2018). For example, a woman with a disability in Ghana is not only disadvantaged because she is a woman or because she has a disability, but these identities overlap in ways that produce unique discrimination for that woman.

The second assumption underlying the definition of intersectionality by Else-Quest and Hyde (2016) is that, embedded within each of these categories is a dimension of inequality or power with the potential to shape individual's social experiences. This underscores the importance of examining how power operates within and across different identities in intersectional analyses (Atewologun, 2018). The gender norms in Ghana often privilege men in

education and employment than women. While disability may limit physical access to schools or workplaces and subject individuals to stigma, when combined can result in systemic exclusion for women. A typical case is when a disabled girl of school going age is denied schooling because of both sexist expectation and the lack of accessible infrastructure.

Else-Quest and Hyde's (2016) third assumption is that these categories are not only properties of the individual but also, they are characteristics of the social context in which individuals live. As such, their meaning and significance are fluid and dynamic. Atewologun (2018) explained further that, social categories are intrinsically linked to personal identities as well as to the broader institutional processes and practices as well as structural systems. Because these aspects are deeply tied together, the meaning and experiences relating to social categories are not fixed, instead they are fluid and always evolving depending on the situation and system of power involved. For example, the identity of a disabled woman may be interpreted differently in a rural village compared to an urban center, where there might be greater awareness of disability rights or access to inclusive services. Similarly, the stigma she faces may evolve depending on shifting cultural narratives, legal reforms, or community-level advocacy efforts (Atewologun, 2018).

In essence, intersectionality is a way of thinking about identity and its relation to power (Abrams, Tabaac & Else-Quest, 2020). It acknowledges that people's lives are shaped by their identities, relationships and social factors. These factors combine to create an intersecting form of privileges and oppression depending on a person's context and existing power structures (United Nations Women, & UNPRPD, 2021). Intersectionality matters because it is not only useful for furthering our recognition of individuals' experiences based on their intersecting identities, but it can also allow for a better understanding of how to promote the inclusion of

those individuals who are oppressed by societal barriers (Kelly, Kasperavicius, Duncan, Eltherington, Giangregorio, Presseau, Sibley & Straus, 2021; Saxe, 2017).

CHAPTER THREE

RESEARCH METHODOLOGY

A scoping review research methodology was adopted for this study. Although relatively new, a scoping review just like the systematic review is an approach to evidence synthesis (Munn et al., 2018) that is used to identify and map out currently available literature on a particular topic (Arksey and O'Malley, 2005). Like undertaking a systematic review, scoping reviews require that a priori review protocol be determined before the start of the review (Sucharew and Macaluso, 2019). The difference between a scoping review and a systematic review is the rationale for the study (Munn et al., 2018). While scoping reviews seek to broadly establish the extent and range of literature on a topic and gather information from a wide range of study designs and methods, systematic reviews seek to answer clinically meaningful questions addressing the feasibility, appropriateness or effectiveness of a certain practice or approach (Munn et al., 2018; Sucharew and Macaluso, 2019). Peters et al. (2015) explained that scoping reviews are particularly useful when available research has not yet been thoroughly reviewed or is too diverse and complex for a detailed systematic review to be carried out. Arksey and O'Malley (2005) state that the reasons for conducting a scoping review include:

To examine the extent, range and nature of research activity; to determine the value of undertaking a full systematic review (as a preliminary study before the conduct of a systematic review); to summarize and disseminate research findings; and to identify research gaps in existing literature (p. 21).

As such, scoping reviews are undertaken in a structured, iterative and reflexive manner (Arksey and O'Malley, 2005) which generates reproducible results hence minimizing potential bias from flawed implementations (Sucharew and Macaluso, 2019). But the method is unable to

assess the quality of research evidence as undertaken in a systematic review, as such it could be conducted as a precursor to the systematic review (Arksey and O'Malley, 2005). In agreement to this statement, Peters et al., (2015) further explained that although scoping reviews could be conducted to determine if a full systematic review is worth doing, they may also stand alone as works undertaken to summarize research, share findings, identify gaps and make recommendations for future search.

This study was conducted and reported according to Arksey and O'Malley's framework for scoping reviews (Arksey and O'Malley, 2005). However, it was also guided by the guidelines proposed by the Joanna Briggs Institute (Peters et al., 2020) and Preferred Reporting Items for Systematic Reviews extension for Scoping Reviews (PRISMA-ScR); Checklist and Explanation (Tricco et al., 2018).

Arksey and O'Malley's framework recommends five main stages for the conduct of scoping reviews although there is one optional stage of consultation exercise to inform and validate findings from the main scoping review. As such, this scoping review was conducted in the following stages: identifying the research question; identifying relevant studies; selecting studies, charting the data and collating, summarizing and reporting the results and consultation (Arksey and O'Malley, 2005).

Identifying the Research Question

According to Arksey and O'Malley (2005), the first activity to carry out in conducting a scoping review is to identify the research question as it would guide how to build search strategies. Guided by the recommendations of Arksey and O'Malley (2005) and Levac et al. (2010), Sucharew and Macaluso (2019) posited that the research question should be broad in

scope to generate extensive breadth of coverage and at the same time must be clearly defined. As a result, the overarching research question that guided this review was: what is the extent of available literature on education and employment of women and girls with disabilities in Ghana? To give further clarity and direction to the review, Peters et al. (2020) in the JBI Manual for Evidence Synthesis, recommended the setting of sub research questions to correspond with objectives of the review. The following sub-questions were posed to help direct the focus of the study and aid in the formulation of search strategies:

- What are the educational and employment experiences of women and girls with disabilities in Ghana?
- What are the interventions on education and employment of women and girls with disabilities in Ghana?
- What are the gaps available in current research literature on education and employment of women and girls with disabilities in Ghana?

Identifying Relevant Studies

After the identification of research questions and formulation of sub-questions based on the Population, Concept and Context mnemonic, the next step in the scoping review process was identifying relevant studies. Arksey and O'Malley (2005) stated that the purpose of undertaking a scoping review on a subject matter is to be very comprehensive in identifying primary studies – both published and unpublished that would be suitable for answering the main research question. Sucharew and Macaluso, (2019) explained that the search strategy should be thorough and broad in scope and typically include: electronic databases, reference lists, hand searches, and grey literature including conference abstracts, presentations, regulatory data, working papers and

patents. To ensure a feasible and comprehensive review, this study searched for research evidence through two sources: electronic databases, and reference lists.

In consultation with my supervisor Professor Diane Driedger, a decision on the number of electronic databases to be searched to identify relevant studies related to the topic and research questions was reached. The electronic databases searched include: Academic Search, AJOL, CINAHL, ERIC, MEDLINE, University of Ghana Balme Library, PsycINFO and Web of Science. Each electronic database has search terms developed with the assistance of a librarian from the University of Manitoba. Table 3.1 below indicates the search terms for the databases searched.

Table 1 Search terms for Electronic Databases

Database	Keywords
MEDLINE	((exp Educational Measurement/ or exp Curriculum/ or educat*.mp) OR (exp Employment, Supported/ or exp Employment/) AND (exp Female/ or exp Women/) AND (exp Intellectual Disability/ or exp Persons with Disabilities/ or exp Cognition Disorders/) AND (exp Female/ or exp Women/) AND (exp Ghana/ or Ghana*.mp.)
Web of Science (Social Science Citation Index)	Results for women with disabilities in Ghana OR girls with disabilities in Ghana (All Fields) AND Education OR schooling OR educational access OR inclusive education (All Fields) AND employment OR work OR job opportunity OR job (All Fields)
CINAHL with Full Text	(persons with disabilities or people with disabilities) AND (women or girls or females or young women) AND (ghana or ghanaian) AND (education or school or learning or teaching or classroom or education system) AND (employment or jobs or work or career or employment opportunities)
Academic Search Complete	women with disabilities in Ghana OR girls with disabilities in Ghana (All Fields) AND Education OR schooling OR educational access OR inclusive education (All Fields) AND employment OR work OR job opportunity OR job (All Fields)
PsycINFO	
Eric	(education OR employment) AND (women with disabilities OR girls with disabilities) AND (Ghana)
African Journal Online (AJOL)	Education and employment women and girls with disabilities in Ghana

Also, grey literature, which is literature not academically published in peer reviewed books or journal articles and could be found in sources such as conference abstracts, presentations, policy documents, regulatory data, working papers and patents were also searched. This was carried out to ascertain a comprehensive overview of interventions in education and employment of women and girls with disabilities in Ghana. The sources for grey literature searched include: the repositories of; University of Ghana, Kwame Nkrumah University of Science and Technology and University of Cape Coast, Ministry of Gender, Children and Social Protection, Ghana Federation of Disability Organizations, Ghana Blind Union, as well as google.

The reference lists of relevant studies found through the database searches were also checked to ensure that related studies were not missed and are included in the review. This exercise was carried out until a saturation point was reached – where no new relevant studies would be found (Arksey and O'Malley, 2005).

Selecting Studies

After identifying relevant studies, the third stage in Arksey and O'Malley scoping review framework is selecting the studies that address the research questions. To do this effectively, a set of inclusion and exclusion criteria was established for the selection of the studies before the searches were conducted. This helped to eliminate studies that did not address the research questions. For the inclusion criteria, studies and reports were included if they:

1. Contained information on education and, or employment of women and girls with disabilities in Ghana
2. Were published in English

3. Were published in peer-reviewed journals and books and are grey literature in the form of thesis and dissertations, government documents, reports, statistics and data, policy documents, working papers or white papers and conference proceedings
4. Were published from January 1, 2007 to August, 2025.

The starting date for selecting research works (January 1, 2007) was chosen because this was six months after the passage of the Persons with Disability Act, 2006 (Act 715) by Ghana's parliament. As such, policies and provisions therein are expected to be implemented and be yielding fruits at the start of 2007.

On the other hand, studies and reports were excluded if they:

1. Did not contain any information related to the education and employment of women and girls with disabilities in Ghana
2. Were not published in English
3. Were not published in peer-reviewed journals and books and are not grey literature in the form of thesis and dissertations, government documents, reports, statistics and data, policy documents, working papers or white papers and conference proceedings
4. Were published before January 1, 2007 or after August, 2025

Although this inclusion and exclusion criteria is developed at the start of the scoping review, it evolved as there was increased familiarity with literature as the review progressed. In consultation with the supervisor and librarian, a software for screening and handling duplicate references and selecting studies such as Rayyan was employed.

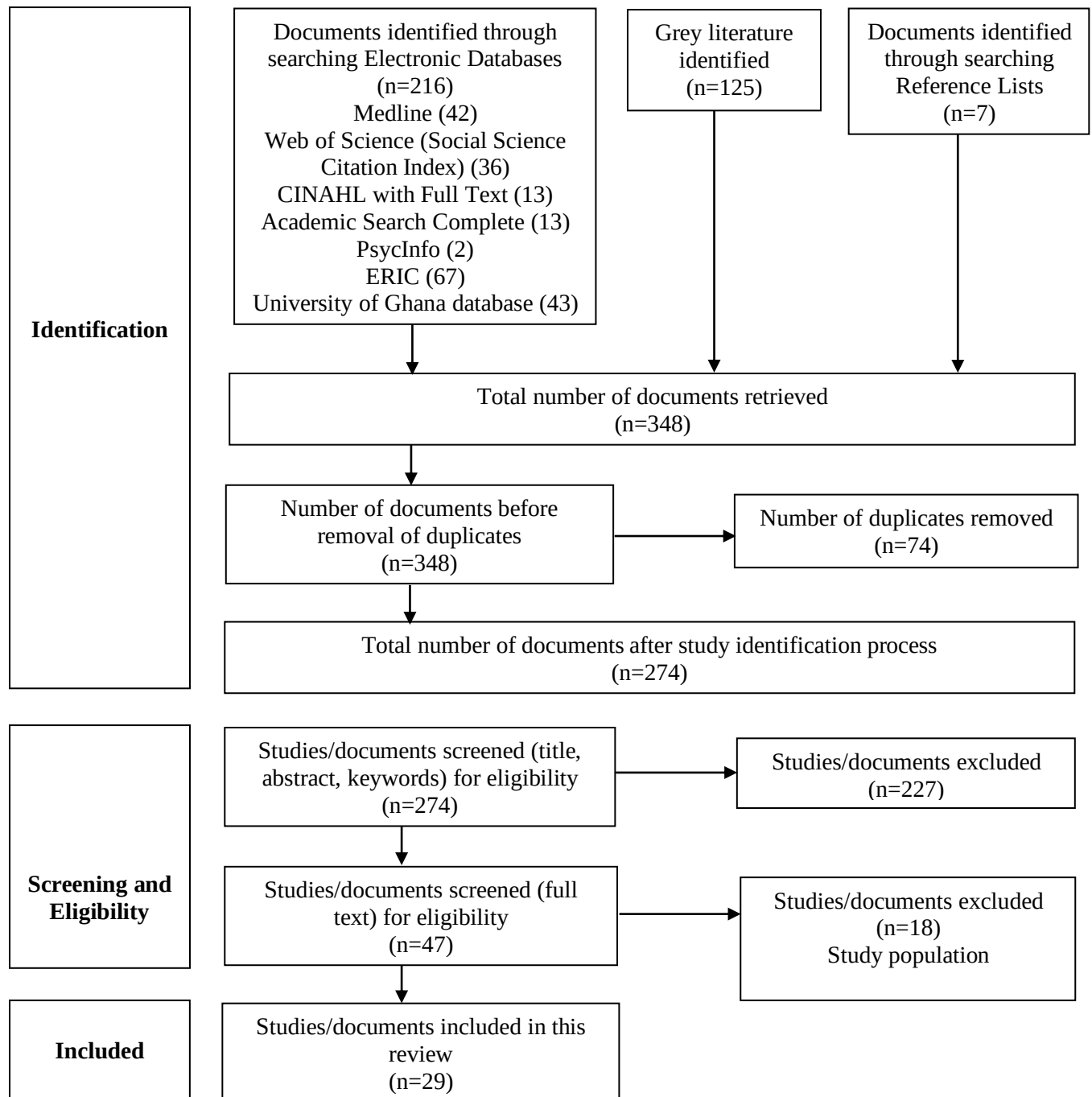
To arrive at the final number of studies selected for inclusion in this research, some activities were conducted. These activities could be categorized into two stages. These are: the

identification stage and the screening for eligibility stage. The identification stage involved the conduct and retrieval of initial search of documents from the electronic database, reference lists, and grey literature as well as the removal of duplicates from the retrieved documents. The stage of screening for eligibility involves screening of identified records based on their titles, abstracts and the full-texts being guided by using the inclusion and exclusion criteria.

A total of 348 documents were retrieved from the searches. This comprises 216 records retrieved through the searching of electronic databases, 125 grey literature and 7 records retrieved through searching reference lists. The electronic databases searched are: Medline, Web of Science (Social Science Citation Index), Cumulative Index of Nursing and Allied Health (CINAHL) with Full text, Academic Search Complete, PsycInfo, ERIC and University of Ghana Database. Rayyan, the web-based application software that helps with the screening and selection of studies in research synthesis was employed in the handling of duplicates and screening. Through the application software, 74 duplicates were identified and excluded. As such, the total number of records identified and yet to be screened were 274.

Again, Rayyan was employed in the screening stage. Here, the keyword function was used to identify keywords for inclusion or exclusion in the abstracts. It was also used to review the title and abstracts by applying the inclusion and exclusion criteria to the records. A total of 227 documents were excluded following screening for title, abstract and keywords with the help of the Rayyan. Thus, 47 documents were read in full to determine their eligibility for inclusion in the review. After reading all the 47 documents, 29 of them were considered eligible for inclusion in the study, excluding 18 of them out of the study.

Figure 1 Flow Diagram of the Study Selection Process



Charting the Data

This is the fourth stage of the scoping review framework by Arksey and O'Malley. It is the data extraction stage and involves identification of relevant information and use of a data charting form to extract the relevant information from the studies selected for the review (Sucharew and Macaluso, 2019). A systematic coding procedure adopted from Wilson (2009), was used to extract, synthesize and chart the data. Here, key features of interest of each article were extracted and categorized based on: publication information, study objectives, research methodology, participants information, and content area. With the help of a thematic coding system, data was organized into a data charting form to ensure homogeneity and allow easy comparison across board and sorted into emerging themes.

Collating, Summarizing and Reporting the Results

This stage of Arksey and O'Malley's scoping review framework has to do with the analysis of data that has been extracted from the research works selected. According to Sucharew and Macaluso (2019), description of the scope of literature extracted is presented in tables and charts according to key themes. Therefore, this session was presented in two parts: descriptive numerical summary and thematic analysis (Levac et al., 2010). In the descriptive numerical summary, Arksey and O'Malley (2005) posits that attention should be given to basic numerical analysis of the extent, nature and distribution of the studies in the review. Hence, key features of interest on research works or reports included in the study such as types of study design used, publication information, types of interventions, and characteristics of study population were examined. Every key feature of interest has a chart that shows the descriptive statistical information gathered about the studies/reports reviewed.

The second part of the analysis was based on themes identified through the studies or reports reviewed. Hence, data collected from topics investigated would be coded and organized into themes.

Consultation Exercise

This stage in the scoping review framework involves the creation of an avenue or allowing other researchers in the field of interest make meaningful and insightful contributions about the review. This exercise is equally important as evidence suggests that systematic reviews can be enhanced and results made more useful if practitioners and consumers contribute to the work (Oliver, 2001 *cited in*: Arksey and O'Malley, 2005). Although often regarded as an optional stage in the scoping review framework, Arksey and O'Malley (2005) stated that consultation exercise provides added value to the literature review.

Although this exercise was not carried out before completion of this study, it would be undertaken after the completion of the study where experts in the disability field would serve as stakeholders during an oral presentation. Stakeholders would be allowed to present their opinions on the outcomes of the study.

Ethical Considerations

A scoping review does not use human participants for the purposes of collecting data. As such, there was no direct responsibility to human participants for the purposes of this study. However, all studies included in this study were duly cited and referenced.

CHAPTER FOUR

RESULTS

The aim of this research was to ascertain the extent of literature on the education and employment of women and girls with disabilities in Ghana. To achieve this, the study sought to specifically investigate the educational and employment experiences of women and girls with disabilities in Ghana, ascertain the interventions in their education and employment and also identify the existing literature gaps on the education and employment of women and girls with disabilities. This chapter focused on presenting the results from the papers selected for inclusion in this review. The presentation of the results was based on themes in the review. Thus, it starts with publication information of the papers included in the review, characteristics of methodologies of the paper included, participants' information and summary of finding of the papers included in the review.

Publication Information

The publication information of papers included in this review details the type of paper, whether it is a journal article or grey literature, the source of paper or the publishing entity of the paper, as well as the year of publication. Results indicated that majority (almost 69 %) of the papers are journal articles, while the remainder are grey literature.

The papers included in the study are from diverse sources - 26 different publishing entities. Most of the publishing entities are journals while a few are universities, and an alliance of civil society organizations. Three publishers comprising: Disability and Society, Department of Health and Rehabilitation Studies, University of Cape Town, and London School of Tropical

Medicine and Hygiene have two papers each representing 20.7 % of the papers featured in the study. On the other hand, the 23 other publishers have one paper each represented in the review.

Table 2 Publication Information

Sub-category	Details	Number	Percentage
Type of paper	Journal article	20	68.97
	Grey Literature	9	31.03
Source of paper	Environmental Science Proceedings	1	3.4
	Disability & Society	2	6.9
	Department of Health and Rehabilitation Studies, University of Cape Town	2	6.9
	College of Rehabilitation Sciences, University of Manitoba	1	3.4
	Review of Disability Studies	1	3.4
	Graduate College Dissertations and Theses, University of Vermont	1	3.4
	Emerging Voices in Education	1	3.4
	The International Journal of Humanities and Social Studies	1	3.4
	Global Call to Action against Poverty	1	3.4
	International Journal of Research in Management	1	3.4
	Department of Disability Studies, University of Manitoba	1	3.4
	Journal of Sex and Marital Therapy	1	3.4
	International Journal of Diversity in Organizations, Communities and Nations	1	3.4
	Education Policy Analysis Archives	1	3.4
	African Journal of Disability	1	3.4
	Higher Education Research and Development	1	3.4
	Journal of Enterprising People and Places in the Global Economy	1	3.4
	Population and Development Review	1	3.4
	Sports in Society	1	3.4
	International Journal of Inclusive Education	1	3.4
	Disability, CBR & Inclusive Development	1	3.4
	London School of Hygiene and Tropical Medicine	2	6.9
	International Journal of Disability, Development and Education	1	3.4
	Journal of Applied Social Science	1	3.4
	College of Humanities, University of Ghana	1	3.4
	International Journal of Pediatrics	1	3.4
Years	2007-2010	1	3.4
	2011-2015	7	24.1
	2016-2020	5	17.2
	2021-2025	16	55.2

Also, more than half (55.2 %) of the papers were published between 2021-2025. This is followed by the seven papers (24.1 %) published between 2011-2015 and then 5 papers (17.2 %) between 2016-2020. One paper (3.4 %) on the study of people with mobility disabilities in Accra by Kassah was published in 2008.

Characteristics of Methodologies Employed by the Papers

The papers used in this review feature four different methodologies. This section examines the characteristics of these methodologies. As such, it highlights the: type of methodology, study design employed, method of analysis, and sampling method. Also, it looks at the settings of the study – whether it is a multi-country study or a single country study and the geographical zone of the study since this review focuses on Ghana.

As earlier mentioned, four methodologies were employed by the papers in the review. These are: literature review, qualitative methodology, quantitative methodology and mixed-methods. Most of the papers (72.41 %) however employed the qualitative research methodology with one paper (3.45 %) being a literature review. Four papers (13.8 %) used mixed-methods research methodology while three papers (10.34 %) adopted the quantitative methodology. The results reveal that the papers included in the study are skewed towards qualitative research. This may be due to researchers' interest in gaining deeper understanding of the livelihood experiences of women or girls with disabilities.

Also, twelve study designs were used by the papers included in this review. Whilst eight study designs were featured in eight papers, four other study designs were each used in multiple papers. The phenomenological study design was mostly employed (31.03 %) by the papers included in the review. This agrees with qualitative research methodology being the most

employed methodology in the review because phenomenological study design is a type of study design used in qualitative research. The case study design is used in 6 papers (20.69 %) while sequential explanatory and exploratory study designs are both used by three papers (10.34 %) each.

Table 3 Characteristics of Methodologies Employed in the Papers

Sub-category	Details	Number	Percentage
Type of Methodology	Literature review	1	3.45
	Qualitative	21	72.41
	Quantitative	3	10.34
	Mixed-methods	4	13.8
Study Design	Narrative review	1	3.45
	Case study	6	20.69
	Phenomenological	9	31.03
	Sequential explanatory	3	10.34
	Exploratory	3	10.34
	Descriptive and empirical	1	3.45
	Multi-site narrative	1	3.45
	Multi-site participatory	1	3.45
	Descriptive survey	1	3.45
	Interpretative description	1	3.45
	Exploratory descriptive	1	3.45
	Ethnographic	1	3.45
Method of Analysis	Thematic	19	65.52
	Thematic and content	1	3.45
	Descriptive and thematic	2	6.9
	Regression	1	3.45
	Thematic and policy analysis	1	3.45
	Descriptive statistics	3	10.34
	Descriptive analytic	1	3.45
	Thematic interpretative and narrative	1	3.45
Sampling Method	Convenience	2	6.9
	Purposive	17	58.62
	Purposive and Snowballing	7	24.14
	Quota and purposive	1	3.45
	Simple random and purposive	2	6.9
Study Setting	Multi-country	1	3.45
	Ghana only	28	96.55
Setting in Ghana	Northern Ghana	7	24.14
	Middle Ghana	3	10.34
	Southern Ghana	10	34.48
	Entire Ghana	6	20.7

Not specified	3	10.34
---------------	---	-------

The method of analysis is concerned with the specific techniques or procedures used to examine and interpret the data collected. In this review, eight different methods of analysis are used. A majority of the papers (65.52 %) however used the thematic method of analysis. Again, this is no surprise since most of the papers included in this review are qualitative. Three papers (10.34 %) used descriptive statistics to examine and make meaning of the data collected while two other papers (6.9 %) used descriptive and thematic methods of analysis to interpret the data. However, five methods of analysis including; thematic and content, regression, thematic and policy analysis, descriptive analytic, and thematic interpretative and narrative are each used in one paper and being represented at 3.45 % each.

Also, five strategies were identified to have been used to select a portion of the population to participate in the respective papers included in the study. The purposive method of sampling was identified to have been adopted by most of the papers (58.62 %). Again, this resonates with the unit of investigation as well as most qualitative researches. Both purposive and snowballing methods of sampling were also used in seven papers representing 24.14 %. This is followed by convenience, and simple random and purposive which are used by two papers each and represented at 6.9 % each. The quota and purposive sampling methods are used in one paper (3.4 %).

Almost all the papers (96.55 %) included in this study except one have been carried out in the only one country – Ghana. The other one paper (3.45 %) was carried out in two countries (Ethiopia and South Africa) and Ghana. Ghana is usually divided into: Northern, Middle and Southern belts or zones. Therefore, the parts of Ghana that the papers included in the review

have been carried out follows this categorization and also includes the entire Ghana. In this study, a majority of the papers (34.48 %) were carried out in Southern Ghana. This is followed by 24.14 % which were conducted in Northern Ghana and 20.7 % carried out in the entire country. Three papers (10.34 %) indicated that they were carried out in the middle part of Ghana while another three (10.34 %) had no indication of where the studies were conducted.

Information on Participants of Papers included in the Review

A key criterion for a paper to be included in this review is that: it must contain information on the education and employment of women or girls with disabilities in Ghana. However, it does not mean that the participants in the included papers should only be women or girls. Thus, the papers included in this study have diverse participants, nonetheless, contain information on the education and employment of women or girls with disabilities in Ghana.

The participants in the papers employed in this study have been identified into eleven categories with one paper (3.45 %) not specifying its participants because it is a literature review. The category of participants mostly used in the papers selected for inclusion in this review is: only women or girls with disabilities. This is followed by women or girls with disabilities and their stakeholders as well as young people with disabilities. These two categories of participants have been used by four papers (13.8 %) each. Students with disabilities and their stakeholders are participants in three (10.34 %) papers included in this review while students with disabilities only are participants in two (6.9 %). Six other categories of participants have been used in one paper each and represents 3.45 % individually.

Table 4 Participants Information

Sub-category	Details	Number	Percentage
Participants	Not specified	1	3.45
	People with disabilities	1	3.45
	Beggars with disabilities	1	3.45
	Athletes with disabilities	1	3.45
	Employed persons with disabilities	1	3.45
	Women/girls with disabilities and stakeholders	4	13.8
	Women/girls with disabilities only	9	31.03
	Students with disabilities only	2	6.9
	Students with disabilities and stakeholders	3	10.34
	2.2 million people in Ghana	1	3.45
	Young people with disabilities	4	13.79
	Stakeholders	1	3.45
Gender composition	Not specified	2	6.9
	Majority female	6	20.69
	Majority male	7	24.14
	Female only	11	37.93
	Even number of females and males	3	10.34
Disability type	Not specified	2	6.9
	Physical disabilities	20	68.97
	Mobility impairments	4	13.8
	Visual impairments	3	10.34

As earlier mentioned, although this review focuses on information on women or girls with disabilities in Ghana thus females only, the participants in the papers included in the review are not females only. They include males as well even though only information on females have been used in this review. Hence, the gender section examines the composition of gender of participants in the papers selected in terms of their population. Most of the papers (37.93 %) employed in this review have females only as participants. This is followed by seven papers (24.14 %) who have majority of their participants as males while six other papers (20.69%) have majority of their participants as females. Three papers (10.34 %) have an even number of female and male participants while two papers do not have the gender composition of their participants specified.

The papers included in this review specifically talk about three types of disabilities. These are; physical disabilities, mobility impairments and visual impairments. Majority (68.97 %) of the papers included in this review focus on physical disabilities. This is followed by four papers, representing 13.8 % that focus on mobility impairments while three papers (10.34 %) dwell on visual impairments. However, two papers (6.9 %) do not have the type of disabilities specified. Also, it should be stated that both mobility and visual impairments could be classified as under physical disabilities. Therefore, it could be said that the papers included in this review talk about women or girls with physical disabilities.

Findings from the Papers included in this Study

This table provides a summary of the findings reported in the papers included in the review. Since this study explores the education and employment of women and girls with disabilities in Ghana, the findings are broadly categorized under two sectors - education and employment. Again, the findings are presented in accordance with the ICF framework where disability and functioning is perceived as the interaction between health conditions and contextual factors (Kostanjsek, 2011). The interaction between these factors influence how disability is wholistically experienced by an individual. Therefore, the findings are classified as themes which fall under the domains of the ICF framework: body functions and body structure, activities and participation, environmental factors, and personal factors.

Table 5 Summary of Findings

Sector	Domain	Theme	Number of Papers	Papers
Education	Body functions and body structure	Type and severity of disability	3	Owoo (2025); Aldersey et al. (2024); ICED, UG and MF (2023)
		Onset of disability	1	Nseibo (2021)
	Activities and participation	Education and training	17	Komabu-Pomeyie (2020); Komabu-Pomeyie (2019); Chrysogonus (2020); GCAP (2020); Gbagbo et al. (2023); Akoto et al., (2022); Akoto et al., (2023); Owoo (2025); Nseibo (2021); Singal et al. (2015); Hamenoo and Dayan (2021); Aldersey et al. (2024); Boateng (2022); Gomda, Sulemana and Zakaria (2022); Kyei-Gyamfi et al. (2025); ICED and UG (2023); ICED, UG and MF (2023);
	Environmental factors	Societal attitudes and cultural norms	13	Komabu-Pomeyie (2020); Komabu-Pomeyie (2019); Chrysogonus (2020); GCAP (2020); Gbagbo et al. (2023); Nseibo (2021); Singal et al. (2015); Hamenoo and Dayan (2021); Gomda, Sulemana and Zakaria (2022); Aldersey et al. (2024); ICED and UG (2023); Kyei-Gyamfi et al. (2025); Boateng (2022)
		Infrastructure accessibility	11	Komabu-Pomeyie (2020); Komabu-Pomeyie (2019); Chrysogonus (2020); GCAP (2020); Nseibo (2021); Singal et al. (2015); Boateng (2022); Hamenoo and Dayan (2021); Gomda, Sulemana and Zakaria (2022); Aldersey et al. (2024); Kyei-Gyamfi et al. (2025)
		Policy implementation gaps	9	Komabu-Pomeyie (2020); Komabu-Pomeyie (2019); GCAP (2020); Nseibo (2021); Singal et al. (2015); Hamenoo and Dayan (2021); Gomda, Sulemana and Zakaria (2022); ICED and UG (2023); Kyei-Gyamfi et al. (2025);
		Teacher preparedness and support	5	Komabu-Pomeyie (2020); Nseibo (2021); ICED and UG (2023); ICED, UG and MF (2023); Kyei-Gyamfi et al. (2025);
		Data and identification systems	1	Komabu-Pomeyie (2020);

		Resources and support services	10	Komabu-Pomeyie (2020); Komabu-Pomeyie (2019); GCAP (2020); Akoto et al., (2022); Nseibo (2021); Hamenoo and Dayan (2021); Gomda, Sulemana and Zakaria (2022); ICED and UG (2023); ICED, UG and MF (2023); Kyei-Gyamfi et al. (2025);
	Personal factors	Awareness and knowledge	2	Komabu-Pomeyie (2020); Gbagbo et al. (2023);
		Gender-disability intersection	9	Komabu-Pomeyie (2020); Komabu-Pomeyie (2019); Chrysogonus (2020); GCAP (2020); Owoo (2025); Nseibo (2021); Hamenoo and Dayan (2021); Gomda, Sulemana and Zakaria (2022); ICED, UG and MF (2023);
		Motivation and self-esteem	6	Komabu-Pomeyie (2019); GCAP (2020); Akoto et al., (2023); Hamenoo and Dayan (2021); ICED, UG and MF (2023); Singal et al. (2015)
		Family and social background and support	7	GCAP (2020); Akoto et al., (2022); Singal et al. (2015); Aldersey et al. (2024); ICED and UG (2023); ICED, UG and MF (2023); Kyei-Gyamfi et al. (2025)
Employment	Body functions and body structure	Onset of disability	1	Agbettor, (2021)
		Type and severity of disability	2	ICED, UG and MF (2023); Naami (2015)
	Activities and participation	Work and employment	16	Edor, (2025); Naami, Hayashi and Liese (2012); Agbettor, (2021); Gyamfi, (2020); Nkuah, Angko, and Amoah (2013); Boateng (2022); Naami and Liese (2011); Naami (2015); Naami and Hayashi (2011); Bukari, Quarshie, and Opoku, (2023); Kassah (2008); Bourgeois, (2011); Annor, Nyarko, and Mensah, (2023); GCAP (2021); ICED, UG and MF (2023); ICED and UG (2023);
		Civic and social inclusion	4	Naami and Hayashi (2011); Nkuah, Angko, and Amoah (2013); Naami and Liese (2011); Bourgeois, (2011);
		Type of employment	1	Naami (2015)
	Environmental factors	Societal attitudes and cultural norms	14	Edor, (2025); Naami, Hayashi and Liese (2012); Agbettor, (2021); Gyamfi, (2020); Nkuah, Angko, and Amoah (2013); Boateng (2022); Naami (2015); Bukari, Quarshie, and Opoku, (2023); Kassah (2008); Bourgeois, (2011); Annor, Nyarko, and

				Mensah, (2023); GCAP (2021); ICED, UG and MF (2023); ICED and UG (2023);
		Infrastructure Accessibility	8	Edor, (2025); Gyamfi, (2020); Naami, Hayashie, and Liese (2012); Bukari, Quarshie, and Opoku, (2023); Kassah (2008); Bourgeois, (2011); Annor, Nyarko, and Mensah, (2023); ICED, UG and MF (2023);
		Policy implementation gap	7	Naami, Hayashi and Liese (2012); Agbettor, (2021); Gyamfi, (2020); Naami and Liese (2011); Kassah (2008); GCAP (2021); ICED, UG and MF (2023);
		Funding	4	Naami, Hayashi and Liese (2012); Agbettor, (2021); Nkuah, Angko, and Amoah (2013); Boateng (2022); Gyamfi (2020); Kassah (2008)
		Knowledge of disability issues	3	Agbettor (2021); Naami, Hayashi and Liese (2012); Naami and Hayashi (2011);
		Support systems, services and resources	12	Edor, (2025); Naami, Hayashi and Liese (2012); Agbettor, (2021); Gyamfi, (2020); Naami and Hayashi (2011); Nkuah, Angko, and Amoah (2013); Naami and Liese (2011); Naami (2015); Kassah (2008); Annor, Nyarko, and Mensah, (2023); GCAP (2021); ICED, UG and MF (2023);
	Personal factors	Gender and disability intersectionality	6	Nkuah, Angko, and Amoah (2013); Naami and Liese (2011); Naami (2015); Bourgeois, (2011); ICED, UG and MF (2023); ICED and UG (2023);
		Motivation, confidence and self-esteem	13	Naami, Hayashi and Liese (2012); Agbettor, (2021); Gyamfi, (2020); Naami and Hayashi (2011); Nkuah, Angko, and Amoah (2013); Naami and Liese (2011); Bukari, Quarshie, and Opoku, (2023); Kassah (2008); Bourgeois, (2011); Annor, Nyarko, and Mensah, (2023); ICED, UG and MF (2023); ICED and UG (2023); Edor (2025)
		Education and training	11	Naami, Hayashi and Liese (2012); Gyamfi, (2020); Naami and Hayashi (2011); Nkuah, Angko, and Amoah (2013); Boateng (2022); Naami and Liese (2011); Naami (2015); Bukari, Quarshie, and Opoku, (2023);

				Kassah (2008); ICED, UG and MF (2023); ICED and UG (2023);
		Awareness and knowledge	2	Naami, Hayashi and Liese (2012); Agbettor, (2021);
		Family and social background and support	13	Naami, Hayashi and Liese (2012); Agbettor, (2021); Gyamfi, (2020); Nkuah, Angko, and Amoah (2013); Boateng (2022); Naami and Liese (2011); Naami (2015); Bukari, Quarshie, and Opoku, (2023); Kassah (2008); Annor, Nyarko, and Mensah, (2023); GCAP (2021); ICED, UG and MF (2023); ICED and UG (2023);
		Marketing	2	Naami (2015); Agbettor, (2021)
		Income	2	Naami (2015); Agbettor (2021)

Findings on the Education of Women and Girls with disabilities in Ghana

Seventeen papers representing 58.62 % of the papers included in the study reported on the education of women and girls with disabilities in Ghana. This comprises thirteen papers (44.83 %) that reported on only the educational issues of women and girls with disabilities in Ghana while four papers (13.8 %) reported on both education and employment of women and girls with disabilities in Ghana. Under impairment, four papers (13.8 %) reported on one theme or issue within this domain. As such, Nseibo (2021) reported on the onset of disability and observed that experiences related to the onset of mobility impairment significantly influenced the educational journey of women and girls with disabilities. On the other hand, Owoo (2025) and Aldersey et al. (2024) reported on the severity and type of disability.

One theme: education and training were discussed under activities and participation by the papers included in this study. In all, seventeen papers (58.62 %) reported on the domain. All the papers (17) under this domain reported on education and training since it is part of the main

focus of this review. These papers reported on the educational experiences of women and girls with disabilities especially the barriers they encounter while trying to get educated.

There are six themes discussed on education under the environmental factors domain of the ICF framework. These themes are societal attitudes and cultural norms, infrastructure accessibility, and policy implementation gaps. The rest are teacher preparedness and support, data and identification systems, and resources and support services. Thirteen of the papers included in this review representing 41.38 % talked about how societal attitudes and cultural norms affect the education of girls with disabilities. For instance, Hamenoo and Dayan (2021) mentioned that some girls with disabilities are ignored or mocked by their peers while others suffer bullies and humiliation because of their disabilities. Similarly, Boateng (2022), found that the illiteracy of some women with disabilities on the street is not because of disability rather due to cultural beliefs and traditions on the education of the girl child.

On educational infrastructure and accessibility, eleven papers representing 37.93 %, of the papers included in this review stated that inaccessible infrastructure is a major barrier to the education of girls with disabilities. For example: in their study to capture the perspectives of youths with disabilities who left school sooner than desired, Aldersey et al (2024) found that inaccessible and unsafe physical environments were some of the reasons why women with disabilities dropped out of school. Also, Kyei-Gyamfi et al (2025) also mentioned that girls with visual impairments expressed dissatisfaction with their school environment and cited unsafe school compounds with open gutters, gullies, bushy environments and poorly structured buildings as reasons for their dissatisfaction.

Nine of the educational papers included in this review also talked about the gaps in policy implementation. Komabu-Pomeyie (2020) identified some challenges in implementing Ghana's

Inclusive Education policy including: inadequate funds allocated to support its implementation and as well as insufficient number of persons with adequate capacity to implement the policy. Similarly, Gomda, Sulemana and Zakaria (2022) found policy and institutional setbacks to negatively impact the education of girls with disabilities. They stated that there is no specific policy guiding the operation of special education, with the special education division of the Ghana Education Service being under funded.

The issues on teacher preparedness and support were highlighted in five papers (17.24 %) included in this review. The report by International Centre for Evidence in Disability and University of Ghana (2023) states that limited teacher training on disability inclusion and insufficient resources affect girls with disabilities in schools. Likewise, Nseibo (2020) explained that some negative experiences of girls with mobility impairments could be attributed to inadequate training of teachers on how to implement inclusive education practices effectively as well as the inadequacy or sometimes absence of teacher support teams in the schools.

Komabu-Pomeyie (2020) reported on data and identification systems. In her thesis, she found out that there is weak database on women and girls with disabilities to help in planning for their needs and in monitoring.

Ten papers representing 34.43 % of the papers included in the review highlighted how resources and support services affect the experience of girls with disabilities in schools. For instance, Akoto et al (2022) explained that although psychological support through guidance and counselling units existed, the services were infrequent and insufficient with limited trained personnel. They also mentioned that financial support was nominally available through government loans or occasional institutional help, but girls with disabilities faced barriers in accessing these funds. Similarly, ICED, UG and MF (2023) stated that while the Disability

Common Fund is a key formal support used by persons with disabilities including girls with disabilities to pay for their school fees, it is not enough and does not cover all the costs associated with their education. It is also irregular.

Under the domain of personal factors, four themes were identified. These themes are: awareness and knowledge, gender – disability intersection, motivation and self-esteem, and family and social background and support. In all, seventeen papers (58.62 %) discussed these four themes under the ICF domain of personal factors.

Two papers representing 6.9 % of the papers included in this review highlighted the issue of awareness and knowledge of girls with disabilities. For instance, Komabu-Pomeyie (2020) found out that only a few women with disabilities knew about the existence and implementation of the inclusive education policy. Likewise, Gbagbo et al. (2023) mentioned that most female university students do not know about the existence of the university's sexual harassment policy due to the ineffective way it was presented to students. They explained that as a result, the female students with disabilities do not know what constitutes harassment, the reporting procedures and the consequences and support services.

Issues on gender-disability intersection on education were mentioned by nine of the papers (31.03 %) included in this review. Chrysogonus (2020) mentioned that while disabled people are disadvantaged, not all people with disabilities are disadvantaged because women and girls with disabilities experience combined disadvantages associated with gender as well as disability. The national report on the situation of women with disabilities in Ghana by Global Action against face Poverty (2020) agrees with Chrysogonus (2020) and states that women and girls with disabilities in Ghana face “double discrimination” because they are women and because they have a disability.

Six papers representing 20.69 % of the papers included in the study reported on issues concerning motivation and self-esteem. For instance, in a study to explore the factors that influence students with disabilities to access and participate in higher education, Akoto et al. (2023) found that the female participants mentioned: high educational attainment by members of their families and to prove to society and other persons with disabilities that women with disabilities are capable of attaining higher education as their motivation to access and participate in higher education. Similarly, Singal et al. (2015) also found family is the main facilitator in encouraging women with disabilities to attend and progress through school.

The issues concerning family and support background and support was highlighted by seven papers representing 24.14 % of the papers included in this study. Therefore, in a study to examine the perspectives of children with visual impairments on their school facilities, a girl with visual impairments entreated family members to treat persons with disabilities just like persons without disabilities are treated. Kyei-Gyamfi et al. (2025) also found that family and community involvement is critical in fostering inclusive attitudes and advocating for necessary improvements in school facilities. Likewise, Aldersey et al. (2024) found that both immediate and extended family support in terms of material, financial and moral supports are needed by female students with disabilities to navigate their journeys through school.

Findings on the Employment of women and girls with disabilities in Ghana

The papers that reported on the employment of women and girls with disabilities in Ghana are sixteen. This represents 55.17 % of all the papers included in this scoping review. It comprises twelve papers (41.38 %) that reported on only the employment issues of the women and girls with disabilities as well as the earlier mentioned four papers (13.8 %) reported on both employment and education of women and girls with disabilities in Ghana.

The papers on the employment of women and girls with disabilities in Ghana reported on two issues or themes under the body functions and body structure domain. Two papers (6.9 %) reported on the two themes: onset of disability, and type and severity of disability.

One paper (3.45 %) reported on the issue of onset of disability concerning employment of women and girls with disabilities in Ghana. Agbettor (2021) observed that the career path of women with visual impairments was dependent on the onset of disability. She found that most women who have visual impairments later in life already had a career and continued with that career albeit with some adjustments. But those women with visual impairments early in life had to do many different jobs before settling on one.

However, two papers representing 6.9 % of the papers included in this review reported on the type and severity of disability. International Centre for Evidence in Disability and University of Ghana (2023) found that the type and severity of disability affected the kinds of work women with physical disabilities could do. As those in the agricultural sector relied on family and hired labour. Similarly, those with communication or intellectual disabilities struggled to transition into employment. Naami (2015) found that the women with particular types of disabilities were more likely to be engaged in particular jobs, as those with physical disabilities were more likely to be self-employed.

Three issues were discussed under activities and participation. These are work and employment, civic and social inclusion, and type of employment. In all, sixteen papers representing 55.17 % of the papers included in this review reported on this domain. All the sixteen papers highlighted the issue or theme of work and employment because it is the other part of the focus of this review beside education.

Four papers (13.8 %) reported on how employment of women with disabilities in Ghana affect their civic and social inclusion. Naami and Hayashi (2011) for instance found that some women with disabilities assumed leadership positions in both disability and mainstream civic organisations after implementing an empowerment program for them in northern Ghana. Likewise, Nkuah, Angko and Amoah (2013) noted that access to micro-credit for trading helped to increase the confidence of the women with disabilities and led to some reduction of social exclusion by enabling the women to participate economically and influence the welfare of their families.

In a study to understand the relationships among disability, gender and employment in Northern Ghana, Naami (2015) identified the type of employment women with disabilities are most likely to be engaged in. She mentioned that more than half (64.2 %) of the of 75.2 % of women with disabilities who are self-employed work in marginal, seasonal and menial jobs rather than in formal employment.

Six issues or themes on employment of women with disabilities have been identified under the environment factors domain of the ICF model. This comprises societal attitudes and cultural norms, infrastructure accessibility, and policy implementation gap. Others are: funding, knowledge on disability issues, and support systems, services and resources. In all, sixteen of the papers included in this study touched on the issues under the environmental factors domain. It also implies that all the papers on the employment of women and girls with disabilities in Ghana considered for this study report on environmental factors.

The issues concerning societal attitudes and cultural norms were highlighted by fourteen papers representing 48.28 % of the papers included in this study. It must also be noted that most of the papers on employment considered for the study reported on this theme. For instance,

Naami, Hayashi and Liese (2012) found that societal attitudes towards women with physical disabilities in Ghana are negative because people doubt their abilities and potential to work which contributes to discrimination in hiring and workplace inclusion. Likewise, in her dissertation which sought to investigate the economic participation of women with disabilities in the Ga East municipality, Edor (2025) found that women with disabilities in Ghana encounter stigmatization, prejudice and discrimination in their daily lives as well as bias against them in recruitment processes.

Eight papers representing 27.59 % of the papers included in this study and half of the papers that reported on employment highlighted the issues regarding infrastructure accessibility on the employment of women and girls with disabilities in Ghana. As such Gyamfi (2020) found that a critical barrier faced by women with visual impairments when seeking employment is lack of accommodations and accessible work environment making it physically difficult for the women to navigate and perform tasks. In addition to unnavigable public spaces, Bourgeois (2011) also noted that sometimes, female athletes with disabilities have to fight for access to venues to train, priority is given to men when accessing facilities to train.

The issues about gaps in the implementation of policies on the employment of women and girls with disabilities were highlighted by seven papers (24.14 %) included in this review. The national report on the situation of women with disabilities in Ghana by the Global Call of Action against Poverty (2020) indicates that despite the existence of laws and legislations to protect the rights of women with disabilities to decent work, these laws are not effectively implemented. This weak implementation limits access to decent work and enables discriminatory hiring practices and workplace exclusion of women with disabilities to continue. Agbettor (2021) added that even where some livelihood skills programmes exist, the design and implementation

of these programmes do not adequately address women's needs as they are poorly tailored, inconsistent, inadequately resourced or not accessible to the target group.

Six (20.69 %) of the papers included in this study talked about funding. In their article on the unemployment of women with physical disabilities in Ghana: issues and recommendations, Naami, Hayashi and Liese (2012) identified the inability of women with disabilities to access funds and attract financing as a contributor to the unemployment of women with disabilities. Likewise, Nkuah, Angko and Amoah (2013) mentioned that one of the reasons for women with disabilities to be excluded from accessing microcredit is their inability to secure group membership. This is because microcredits are usually given to groups and not individuals.

Three articles (10.34 %) reported on knowledge of disabilities issues. Agbetteor (2021) attributed inadequate knowledge of disability issues by service providers to poor service design and implementation leading to women visual impairments not fully benefitting from them. Naami, Hayashi and Liese (2012) also found that many government officials lacked knowledge about disability issues. This limited understanding influence how these officials perceived and responded to the needs and rights of person with disabilities in policy and practice.

The issues that concern support systems, services and resources have been mentioned by twelve (41.38 %) of the papers included in this review. For instance, Edor (2025) indicated that some government-led programs and funds exist to help improve the employment of women with disabilities. She mentioned that the Disability Fund under the District Assembly Common Fund is the main source of funding from the government that could be accessed by women with disabilities to start or invest in income-generating ventures. She also added that specific initiatives such as the Persons with Disabilities Enterprise Support Programme which is being implemented by the Ghana Enterprises Agency although is a structured support remains

challenging for most women with disabilities to access. On the other hand, Kassah (2008) and GCAP (2021) agrees that although some formal support systems, services and resources as well as legislations exist in the country for vulnerable persons including women with disabilities, they are largely ineffective – weakly implemented, poorly targeted with gaps in accessibility.

Under the personal factors domain of the ICF model, seven issues or themes on employment of women with disabilities in Ghana have been identified. These themes are: gender and disability intersectionality, motivation, confidence and self-esteem, education and training, and awareness and knowledge. The rest include: family and social background and support, marketing and income. All the sixteen papers (55.17 %) on employment of women and girls with disabilities in Ghana have reported on the personal factor domain.

Six papers (20.69 %) highlighted gender and disability intersectionality issues. For instance, Naami (2015) found that although both men and women with disabilities are at risk of unemployment, women with disabilities are more likely to be unemployed. She added that even when employed, women with disabilities work in precarious, marginal jobs while men with disabilities are more likely to be employed in formal public or private sector roles. Similarly, in their study to assess the impact of microcredit on the lives of women with disabilities, Nkuah, Angko and Amoah (2013) observed that women with disabilities have very limited access to microcredit as compared to women without disabilities and men with disabilities even though they have proven to be reliable borrowers when given access as 80 % of them repaid loans successfully.

The issues concerning motivation, confidence and self-esteem have been reported by thirteen papers representing 44.83 % of the papers included in this study. For instance, in exploring the perspectives of physically disabled women entrepreneurs in the Sekondi Takoradi

metropolis, Bukari, Quarshie and Opoku (2023) found that the physically disabled women view themselves as having entrepreneurial minds and see entrepreneurship as a means to actualize their potential and achieve wellbeing. They explained that this reflects a motivation that is grounded in self-determination and a desire to act independently despite their physical limitations. Likewise, Agbetteor (2021) observed that successful engagement in work by women with visual impairments boosted their confidence as they become mentors to other women with disabilities thereby enhancing their social status within their communities. She added that they also viewed themselves with a personal pride and high self-esteem since they are engaged in work despite their physical condition.

Eleven papers (37.93 %) reported on the theme of education and training in the employment of women and girls with disabilities. Gyamfi (2020) revealed that many women with visual impairment have lower levels of formal education, and this affect their ability to compete on the job market. She also explained that there were inadequate vocational training opportunities for the women with visual impairments that was suited to their needs. In situations where training centers exists, they lack relevant resources, accessibility features or updated curricular for persons with visual impairments. In her thesis about women with disabilities on the streets in central Ghana, Boateng (2023), observed that many women with disabilities on the streets had little or no education and this limited their employment and livelihood opportunities leading to street-based survival strategies such as: begging or hawking of goods.

Awareness and knowledge on resources was highlighted by two papers representing 6.9 % of the papers included in this review. For instance, in examining the issues associated with unemployment of women with physical disabilities in Tamale, Naami, Hayashi and Liese (2012) cited ignorance of women with disabilities on employment opportunities and resources available

to them as a contributor to their unemployment. On the other hand, Agbettor (2021) asserts that some women with visual impairments are aware of several skills and livelihood training opportunities available to them and take advantage of many these opportunities. However, they do not fully benefit from them since they are unable to translate them into meaningful ventures or securing employment largely because of how the programs are designed and implemented.

The papers reporting on family and social background and support are thirteen representing 44.83 % of the papers included in this study. For instance, Annor, Nyarko and Mensah (2023) identified the family as the main support system for women with disabilities as they provide physical, financial and emotional support in terms of help with household tasks, childcare and material assistance. The national report on the situation of women with disabilities in Ghana GCAP (2020) acknowledges the above, stating that some women with disabilities manage to succeed especially when they receive support from family members, however, such support is the exception rather than the norm. Many women with disabilities experience isolation and invisibility within their own homes.

Two papers reported on the issues concerning marketing by women with disabilities. Agbettor (2021) discovered that although women with visual impairments have participated in more than one training programs to acquire income generating skills and are able to produce items for sale, their major challenge is their inability to market the products. She explained that poor mobility and stigma associated products from visually impaired women are the main limitations affecting their abilities to market their products. Similarly, Naami (2015) identified that women with disabilities faced difficulties in marketing. She stated that discrimination and negative perceptions, inadequate funds to invest in inventory promotion and marketing

campaigns, poor business/marketing skills, and poor physical infrastructure were the difficulties women with disabilities face in marketing their products.

There are two papers reporting on family and social background and support, representing 6.9 % of the papers included in this study. For instance, Naami (2015) observed that while most persons with disabilities earn less than USD 1.00 a day, women with disabilities earned significantly less than men with disabilities because more women were in low-income self employment. Agbetteor (2021) found that women with visual impairments participated in multiple livelihood training programs to diversify their sources of income. She also observed that earning an income improved the confidence and social recognition of women with visual impairments as they contribute to their families and community.

Interventions on Education and Employment of Women and Girls with Disabilities

As indicated earlier, Ghana is a signatory to United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and the Sustainable Development Goals (SDGs) which promotes the protection of the rights of all persons with disabilities including women and girls with disabilities. Therefore, it is expected that the country would implement programs and projects that target women and girls with disabilities who are also considered vulnerable in society, so that their interests especially in education and employment would be promoted and safeguarded. Again, it is expected that research would be conducted on these projects to assess their various dimensions especially their impacts on the education and employment of women and girls with disabilities. However, it was found that none of the papers included in the review assessed programs or projects implemented by stakeholders – government/state institutions, NGOs, Civil Society Organizations (CSOs) on the education of women and girls with disabilities in Ghana. Nonetheless, all the papers included made recommendations on policy and projects

that need to be implemented to enhance the educational experiences of women and girls with disabilities in Ghana.

On the other hand, two (6.9 %) of the papers included in the study assessed two projects specifically targeted at women with disabilities. These projects include: the Ghana Blind Union's livelihood development interventions for women with visual impairment (Agbettor, 2021) and Action on Disability and Development's interventions to empower members of Alliance of Women with Disabilities in northern Ghana (Naami and Hayashi, 2011). It must be noted that two (6.9 %) other papers have mentioned projects that have been undertaken for which women with disabilities have been beneficiaries, but these projects were not specifically designed for them. Edor (2025) talked about the HerStart Innovate the Future program implemented by the Youth Challenge Initiative which sought to equip women including women with disabilities with business skills and some resources for self-employment. Nkuah, Angko and Amoah (2011) assessed the impact of microcredit on women disabilities in northern Ghana who have benefitted from them. Also, the review revealed that that 22 (75.86 %) of the papers included mentioned the disability component of the District Assemblies' Common Fund as not being adequate to meet the educational and employment needs of the women with disabilities.

Dr. Augustina Naami's Work

Dr. Augustina Naami is an associate professor of Social Work at the University of Ghana. She is a disability advocate and scholar whose research works have contributed significantly to the understanding of employment experiences of women with disabilities in Ghana. Within the included studies in this review, the works of Naami and collaborators are part of the most substantial contributions to the study of employment of women with disabilities in Ghana. Out of the 16 papers that reported on the employment of women with disabilities in Ghana, 4 were

authored by her while most of the other papers also referenced her works. Her works demonstrate a sustained focus on the lived experiences of women with physical disabilities in Ghana, particularly regarding unemployment, environmental barriers to participation and broader forms of social exclusion and marginalization.

Naami's work emphasizes the lived experiences of women with physical disabilities and the social environments in which they live. In Naami and Liese (2011), the study explored the effects of unemployment on women with physical disabilities in Tamale, Ghana. The findings showed that unemployment affects many aspects of life, including income, independence, and participation in society. Rather than viewing unemployment only as an economic issue, the study highlighted how it shapes the daily experiences and well-being of women with disabilities. This reflects Naami's broader approach of focusing on the human realities behind policy and statistical discussions.

Again, Naami, Hayashi, and Liese (2012) examined the barriers that women with disabilities face in accessing employment. The study identified challenges such as discrimination during hiring, inaccessible workplaces, and the weak implementation of disability-related policies. A important feature of this research is its strong policy focus, as the findings are linked to practical recommendations for improving employment opportunities and inclusion. The study combined evidence-based analysis with a commitment to promoting social change and greater equality in the labour market. In Naami (2015), the discussion moved beyond individual studies in Ghana to a broader examination of disability, gender, and employment across Africa, with Ghana serving as an important example. In this paper, Naami used a more theoretical approach, arguing that disability should not be viewed only as an individual condition but also as a form of social inequality shaped by gender and power relations. This study showed the development of

her work from focusing mainly on local experiences to examining wider structural inequalities within African labour markets.

Across these studies, several common themes can be identified in Naami's work. Firstly, she consistently highlights the intersection of gender and disability and how it creates greater disadvantages for women with disabilities. Secondly, her research has a strong policy focus. She often draws attention to the gaps that exist between laws and their actual implementation. Thirdly, her studies take a person-centered approach by presenting women with disabilities as individuals with valuable experiences rather than simply as statistics. Through their experiences, she reveals the inequalities that exist within society.

Overall, Naami's works emphasize the social and structural barriers faced by women with disabilities, which includes, stigma, discrimination and exclusion from institutions and opportunities. In this review, her studies contribute to understanding employment exclusion among women with disabilities in Ghana and areas where further research is needed.

CHAPTER FIVE

DISCUSSION

Introduction

This chapter focused on describing the findings or results of the scoping review. This chapter was organized based on the objectives of this review. It was organized into four sections. The first section discussed the volume of work done on the education and employment of women and girls with disabilities in Ghana. It assessed the amount of literature on the education of women and girls with disabilities in Ghana as well as their employment. The second chapter was concerned with ascertaining the educational and employment experiences of women and girls with disabilities in Ghana. The third section discussed the interventions by government, private and non-governmental organizations on the education and employment of women and girls with disabilities in the country. The fourth section discussed the gaps available in research on the educational and employment concerns of women and girls with disabilities in Ghana.

Research on Education and Employment of Women and Girls with Disabilities in Ghana

Disability research and disability data in particular have been inadequate. The report by Mitra and Yap (2021) on disability data found that disability questions of any kind are absent for almost a quarter of countries and about two-thirds of datasets. Also, only a few countries, 84 out of 180 and 16 % of household surveys and censuses have internationally comparable functional difficulty questions. The WHO (2022) bluntly puts it that data on disability for low to middle income countries is lacking. This situation is even worse for research works on women and girls with disabilities in sub-Saharan Africa where research is limited, uneven and scattered resulting in inadequate disaggregated data and incomparability of results (Bolarinwa, Odimegwu & Tapera, 2024; GCAP, 2021).

The situation in Ghana is no different as very little work has been done on the education and employment of women and girls with disabilities in Ghana. This is evident in the fact that only 29 records were found to be suitable for inclusion in this review. These papers comprise twenty (68.97 %) journal articles and nine (31.03 %) grey literature. The implication for this distribution is that the research area is emerging as much of the work done is driven by NGOs, development agencies and advocacy groups. A much higher proportion would have been peer-reviewed journal articles if the research area were developed. Nonetheless, because the majority of the papers included in the study are peer-reviewed journal articles, it could be inferred that they have undergone scrutiny and are academically validated research. It also means there is greater methodological transparency and replicability. The inclusion of the 31 % grey literature strengthens this scoping review as it captures non-indexed evidence especially policy-relevant views and opinions which reduces overreliance on academic publications. It makes this review comprehensive and balanced and implies heterogeneity in the quality of evidence.

As part of the eligibility criteria, the papers included in the review needed to be published between July 1, 2007 and August 31, 2025. As mentioned earlier, the starting date was chosen because it would be six months after the passage of the Persons with Disability Act, 2006 (Act 715) by Ghana's parliament. As such, it is expected that there would be literature available after this date. However, only one paper included in the review was published between 2007 and 2010 while the majority of the papers (55.2 %) included in the review were published much later between 2021 and 2025. This implies that there is very little early research in the field which may mean that women and girls with disabilities were historically underrepresented in research work or gender-disability intersectionality research was not widely conducted in Ghana. It asserts that this field is an emerging area in research which is likely to be led by policy aligned

with global development frameworks. Thus, there may be some donor influence shaping these research works. It also means that longitudinal studies may be difficult to conduct as earlier works in the field have not been undertaken.

Most of the papers (72.41 %) included in the review employed qualitative research methods while three papers (10.34 %) adopted quantitative research methods. On the other hand, four papers (13.8 %) used mixed-methods research. This high share of qualitative research implies that the research area is largely exploratory and descriptive with researchers focusing on the lived experiences of women and girls with disabilities, narratives on them, contextual realities and socio-cultural dynamics. This suggests that the evidence base is likely rich in depth, which once again, points to the research area being emerging or under-researched especially in Ghana. On the other hand, it could be inferred from the low share of quantitative research that there are inadequate large-scale surveys that are nationally representative and could be relevant for statistical modeling. This may mean that decision-makers may find it difficult to make impactful decisions as they may not have adequate information with robust numerical evidence to justify funding allocations, design scalable interventions or track measurable progress. Despite the inclusion of some mixed-methods research, which means efforts to merge lived experiences and narratives with statistical trends, 13.8 % suggests that they are few. This implies that more efforts must be made towards ensuring that there are triangulation and complementarity of findings to enable accurate, targeted and scalable policy interventions.

Once more, given that over 50 % of the papers employed in this review adopted phenomenological and case study designs, the literature is likely to be skewed towards lived experiences, subjective interpretations, context-specific realities and in-depth and investigations with small samples. This is because, researchers employing the phenomenological study design

(31.03 %) basically aim at trying to comprehend the experiences of women and girls with disabilities, their exclusion or marginalization in education and work, and the obstacles they encounter in these domains (Edor, 2025; Hamenoo & Dayan, 2021; Komabu-Pomeyie, 2019; Naami, Hayashi & Liese, 2012). The case studies (20.69 %) further reemphasized these objectives by dwelling on: specific communities, programs, and institutions. These imply that research on the education and employment of women and girls with disabilities is still in a preliminary phase, where researchers are recording realities instead of testing interventions at large scale (Agbettor, 2021; Nkuah, Angko, & Amoah, 2013; Nseibo, 2020). Consistent with previous qualitative study designs, literature from the exploratory study design (10.34 %) indicates that the research domain is under-explored, characterized by limited prior theoretical frameworks. Researchers focus on identifying patterns rather than validating hypotheses suggesting there may be a deficiency in longitudinal datasets, extensive national evidence as well as established measurement instruments. Despite attempts to elucidate statistical findings using qualitative data as employed in 10.34 % of the papers through sequential explanatory study designs, these efforts toward methodological integration remain insufficient. This is particularly accurate as only 3.45 % of the publications included in this review use descriptive and empirical study designs. Once more, this indicates scarcity of large-scale surveys, limited secondary data analysis, inadequate nationally representative data and weak statistical modelling which may limit the ability of evidence to influence policy.

Again, the dominance of purposive and snowball sampling (82.76 %) indicates that research about the education and employment of women with disabilities in Ghana is predominantly exploratory, focusing on their lived experiences with minimal emphasis on

quantitative studies. This buttressed the previous assertions that the research domain is emerging and necessitates further investigation, particularly quantitative studies.

Educational Experiences of Women and Girls with Disabilities in Ghana

Body Functions and Body Structure

Body function and body structure describe the biological dimensions of function and degree of impairment that results from health condition (Konstanjsek, 2011). The type and severity of disability greatly affect how people with disabilities are generally treated and the barriers they encounter in attaining education (Chanturia, 2023; Gull, Kaur & Basha, 2025). Although lower educational attainment among all children and adults with disabilities in Ghana could be linked to both the presence and severity and type of disability, the educational outcomes for women and girls with disabilities are worse when compared to men and boys with disabilities (Aldersey et al., 2024; Owoo, 2025). Owoo (2025) found that women with severe and moderate visual impairments have lower educational attainment as compared to their male counterparts. He explains that the additional effect of being a female in Ghana further reduces educational attainment. Aldersey et al. (2024) on the other hand stated that women with disabilities are likely to attain very low levels of education as the difficulties involved in managing impairment related health limitations may push them early out of school. It was also found that women and girls with more severe intellectual or communication disabilities in the country were less to be accepted into vocational training programmes (ICED, UG & MF, 2023).

Once more, the onset of disability significantly determines the trajectory of education for women and girls with disabilities in Ghana. Nseibo (2021) reveals that girls with mobility impairments at birth had a delay in starting school till about twelve years or more. Others however, stopped briefly due to the time spent on finding cures, accessibility or the need to find

new schools that would suit their needs. This confirms the findings by Yoder and Cantrell (2019) that children with disabilities experience higher absenteeism, grade repetition and delayed completion in schooling.

These findings on how type and severity of disability as well as onset of disability shape the educational experiences of women and girls with disabilities in Ghana confirm the multiple layers of marginalization they must endure. It also reveals the structural deficiencies in the country's health and educational system where treatments are inconclusive and require extended durations. Hence education for girls with disabilities is truncated due to time spent finding cure instead of treatment as well as the poor implementation of her inclusive education policy.

Activities and Participation

Within the ICF framework, activities denote the performance of tasks or actions by a person (WHO, 2002). It pertains to an individual perspective that does not align with the fundamental structure of social models (Arvidsson, Granlund & Thyberg, 2015). Participation, on the other hand, has to do with being involved in life situations (WHO, 2002). Hence this domain talks about how people with various types of disabilities engage in various social activities. Specifically, this domain under the ICF framework focuses on how women and girls with disabilities engage in education and training. Being the crux of this domain, the literature on education and training of women and girls with disabilities highlights several issues they are confronted with. These issues comprise: societal attitudes and cultural norms (Chrysogonus, 2020; Gbagbo et al., 2023; Komabu-Pomeyie, 2019; Kyei-Gyamfi et al., 2023), infrastructure accessibility (Aldersey et al., 2024; Boateng, 2022; GCAP, 2020; Hamenoo & Dayan, 2021), policy implementation gaps (Gomda Sulemana & Zakaria, 2022; ICED & UG, 2023; Nseibo, 2021), teacher preparedness and support (ICED, UG & MF, 2023; Kyei-Gyamfi et al, 2025;

Nseibo 2021), data and identification systems (Komabu-Pomeyie, 2020), and resources and support services (Akoto et al., 2022; GCAP, 2020; Hamenoo & Dayan, 2021; Komabu-Pomeyie, 2019). Others include: awareness and knowledge (Gbagbo et al., 2023; Komabu-Pomeyie, 2020), gender-disability intersection (Chrysogonus, 2020; GCAP, 2020; Owoo, 2025), motivation and self-esteem (Akoto et al., 2023; ICED, UG & MF, 2023; Singal et al., 2015), and family and social background and support (Aldersey et al., 2024; ICED, UG & MF 2023; Kyei-Gyamfi et al., 2025).

Environmental Factors

Environmental factors are the physical, social and attitudinal contexts in which people live and conduct their lives (WHO, 2001). These factors are considered external to the individuals (Schwab et al., 2022) and are either facilitators or barriers to a person's functioning and participation (WHO, 2001). However, across the included studies, environmental factors were described as barriers rather than facilitators operating at, community, institutional and sociocultural levels.

Societal attitudes and cultural norms greatly influence the educational experiences of women and girl with disabilities in Ghana. In this context, gender discrimination is the fundamental societal barrier affecting the education of women and girls with disabilities in Ghana. Komabu-Pomayie (2019) and Boateng (2022) explained that in Ghana, boys are often prioritized over girls when it comes to families' investment in education, reflecting broader patriarchal values. When disability interacts with this gender hierarchy, girls with disabilities face greater disadvantage, therefore limiting their access to schooling and participation in social and extracurricular activities. Again, some cultural and religious beliefs about disability contribute to stigma. GCAP (2022) noted that in some communities, disability is interpreted as a

curse or spiritual punishment, such that women with albinism often experience stronger forms of stigma because of harmful myths surrounding their condition. On the other hand, Aldersey et al. (2024) found that teachers, peers and community members sometimes doubt the academic abilities of students with disabilities, leading to teasing, stigma and eventually girls with disabilities dropping out of school. Similarly, Gomda et al. (2022) reported that students with disabilities may be discouraged from pursuing certain subjects due to assumptions about their capabilities. On the other hand, Kyei-Gyamfi et al. (2025) highlighted that encouragement and support from parents and communities can help girls with disabilities remain in school and participate more confidently.

Inaccessible school infrastructure and poor transportation systems are a major barrier to educational access for children with disabilities (Nuri, Aldersey, Ghahari & Dassah, 2022). Confirming this assertion, the GCAP (2020) noted that a major issue that restricts access to education for girls with disabilities is inaccessible physical infrastructure. The report indicates that disability-appropriate facilities including sanitation amenities are often lacking in schools and this encourages absenteeism especially among girls. Also, access to reliable and accessible transportation poses a major challenge to girls with disabilities. One participant in the report recalled: ‘...when I was going to school I could not board because I was “crippled”, my parents had to keep me at home and find transport daily’ (GCAP, 2020, p. 9).

This account demonstrates how inaccessible boarding facilities and transport infrastructure disqualifies girls with physical impairments from fully participating in schooling, thereby strengthening dependency and increasing family burden. Similarly, Nseibo (2021) and Gomda, Sulemana and Zakaria (2022) reiterated that many basic schools in Ghana lack disability-friendly infrastructure such as ramps, wide doorways, and accessible toilets hence girls

with mobility impairments found it difficult to enter classrooms, move between spaces and use washrooms. One student intimated:

In this school, we don't have where we urinate, and the toilet is not good. When I go to toilet I suffer too much because I cannot squat on the hole. Things that disturb me are things like toilet and urinal they are not good especially when you are using a wheelchair (Nseibo, 2021, p. 136)

As a result, they tend to miss classes, arrive late and depend a lot on their peers or teachers which decreases their independence, privacy and dignity. Again, Hamenoo and Dayan (2021) also found that some school compounds are full of big stones and are unlevelled making movement difficult especially for girls with disabilities. Kyei-Gyamfi (2025) concluded that these physically inaccessible and unsafe school environments directly prevent girls with disabilities from completing their education as it leads to dropouts in some cases.

Although Ghana ratified and adopted many legal and policy frameworks to promote inclusive education, evidence suggests that these policies are not consistently implemented or adequately supported at the school and district level (Gomda, Sulemana, & Zakaria, 2022; Komabu-Pomeyie, 2020; Nseibo, 2021; Singal et al., 2015). Komabu-Pomeyie (2020) found that challenges in the implementation of inclusive education policies are because of inadequate resources and personnel with required expertise. She explained that this limits the translation of policy commitments into practice. While agreeing with Komabu-Pomeyie (2020) on the inadequate financial resources allocation to inclusive education, Gomda, Sulemana and Zakaria (2022) also indicated that the lack of policy framework on the operationalization of special education to make it inclusive. It was also found that weak monitoring and enforcement of policies and legal provisions have hindered the implementation of inclusive education policies.

Nseibo (2021) reported situations where headteachers refused to admit girls with mobility impairments into mainstream schools and adds that had there been monitoring and enforcement, such situations would have been avoided. On the other hand, GCAP (2020) reported that there are no affirmative policy measures designed to promote the participation and representation of women with disabilities in leadership or decision-making positions. The absence of such policy mechanisms suggests that the specific educational and empowerment needs of women and girls with disabilities are not comprehensively integrated into national policy frameworks. Komabu-Pomeyie (2019) and ICED (2023) agreed Ghana's policy environment does not fully address the concerns of women and girls with disabilities regarding their education. As such, without targeted policy measures that explicitly address gender-disability intersections, women and girls with disabilities remain at risk of continued marginalization within the education system.

Teacher preparedness on inclusive education is extremely important as it positions teachers with skills and attitudes to encourage and support students with disabilities (Frizzell, 2018). In Ghana however, teachers have not received the sufficient preparation to effectively support the students with disabilities in mainstream classroom (Komabu-Pomeyie 2020; Kyei-Gyamfi, 2025; Nseibo, 2021). Kyei-Gyamfi et al., (2025) reported that some teachers had no prior training in special education and were learning on the job especially in technical areas such as the use of Braille. Komabu-Pomeyie (2020) added that teachers frequently expressed that they were not adequately equipped with the pedagogical skills needed to support learners with disabilities in mainstream classrooms. She explained that this can make classroom instructions more challenging, particularly when the teachers are expected to support a wide range of learners with diverse needs. Hence, the needs of girls with disabilities maybe overlooked if teachers are not adequately prepared to recognize how gender and disability can intersect in shaping students'

educational experiences. Nseibo (2021) mentioned that teachers' poor access to specialist support services or collaborative support teams that could assist them in addressing the needs of students with disabilities is partly to blame for their inadequate preparedness. He explained that without these forms of institutional support, teachers may rely on trial-and-error approaches when attempting to implement inclusive practices in the classroom. This can place additional pressure on teachers and may affect the overall learning experience of students with disabilities including girls who may be at risk of exclusion from schools.

Whereas, disability is hardly included in education monitoring systems in many LMICs, reliable disaggregated data which includes disability and gender is also non-existent. Hence, the ability to determine the number of girls with disabilities in school, out of school, or excluded is difficult (Jones, Presler-Marshall & Stravropoulou, 2018; Rousso, 2003). Komabu-Pomeyie (2020) found this assertion to be the case in Ghana. She found that there are no robust mechanisms to identify not only girls with disabilities but also boys with disabilities in schools. This has led to a lack of comprehensive data on students with disabilities within Ghana's education system. It implies that planning for girls with disabilities in schools would be extremely difficult and not evidence based, a situation which could deepen their exclusion as resources to support their education may never reach them.

A meaningful education for persons with disabilities requires the provision of resources and support services. For women and girls with disabilities who face the double jeopardy of being female and disabled in LMICs the availability of these resources and support services is crucial for their education. However, it was found that assistive technologies and specialized learning materials such as braille, tactile resources were mostly non-existent in schools. In cases where they were available, they were not enough (Gomda, Sulemana, & Zakaria, 2022; Dayan &

Hemenoo, 2021; Komabu-Pomeyie, 2020; Kyei-Gyamfi et al., 2025). This makes it difficult for students with disabilities and girls with disabilities especially, to engage with the curriculum in the same manner as their peers. It means that even when in school, girls with disabilities may not acquire meaningful education since the environment therein does not provide the necessary support for them to participate in education. Similarly, disability support systems remain uncoordinated and limited (Akoto et al., 2022; Nseibo, 2021). Akoto et al., (2022) found that even though some universities have disability support units and counselling services, these services were not fully developed or accessible to the students. They explained that students rely heavily on their families and peers to navigate campus life. They concluded that while institutions were to provide psychological, academic and financial support, they only provided academic support through the university. Guidance and counselling were poor as students do not obtain the support they needed. Financial support from the state is complicated and almost non-existent. This inadequate and unstructured support services would eventually compound the inequalities of women and girls face in their education and adversely affect their empowerment.

Personal Factors

Personal factors are internal characteristics and life circumstances peculiar to a particular individual that shapes how that person experiences disability. It could include a person's age, gender, race, ethnicity, socioeconomic status, family background and beliefs. They provide a useful background for understanding how individuals think, understand, and cope with their situation (Schwab et al., 2022).

Awareness and knowledge have to do with how an individual understands his or her own health, functioning and environment as well as the information resources available to him or her in managing their lives (Karhula et al., 2021). While governments in LMICs are often cited for

not providing enough resources and support services for people with disabilities especially women and girls with disabilities (Akoto et al., 2022; Kyei-Gyamfi et al., 2025), it has also been found that women and girls with disabilities often have low awareness of their educational rights, available services and inclusive policies (Leon-Larios et al., 2024; Carew et al., 2020). The situation is no different in Ghana as Komabu-Pomeyie (2020) found that only a small number of women with disabilities were aware of the inclusive educational policies in Ghana. Lack of awareness is likely to inhibit their ability to advocate for the support, resources and accommodations they are entitled to within educational settings. This is because students are not familiar with policies that are meant to protect them or support them, they are less likely to request appropriate services or challenge barriers that affect their participation. While agreeing with Komabu-Pomeyie (2020), Gbagbo et al., (2023) noted that this poor awareness of women and girls with disabilities on educational policies that affect them could be blamed on the method of presentation of these policies. They found that sexual harassment policies were presented in ways that benefitted only students without disabilities. As such, the safety and protection of girls with disabilities was in jeopardy as they did not know where to report incidences to or seek help.

Examining how gender and disabilities interact to shape the educational experiences of learners with disabilities is important to help understand their experiences and for efficient planning and resource allocation. Studies indicated that while disabilities hinder the meaningful education of persons with disabilities in general, gender norms further exclude them (Groce & Kett, 2014; Mitra et al., 2013; Singal et al., 2015). Chrysogonus (2020), GCAP (2020) and Komabu-Pomeyie (2019) noted that the interaction between disability and gender finds expression within a socio-cultural environment. Hence the socio-cultural environment in which the girl with disabilities finds herself affects and shapes her educational experiences. As such, the

educational experiences of a girl with disabilities in a developed country is different from those of a girl from a developing country. Komabu-Pomeyie (2019) mentioned that cultural perceptions of people on gender and disability shape attitudes towards the education of girls with disabilities. She noted that some families and communities in Ghana have lower expectation regarding the educational potential or future independence of girls with disabilities. Hence, these perceptions translate into attitudes and decisions on whether to send the girls to school or not especially in situations where resources for education are scarce. Similarly, Chrysogonus (2020) mentioned that the attitudes sometimes create environments that prevent the girls with disabilities participating in school spaces, when in school. Owoo (2025) on the other hand found that even within Ghana, the educational experience of girls with disabilities differ when location comes to play. She found geographic location shapes educational inequalities, as women with disabilities from northern regions of Ghana were associated with lower levels of educational attainment compared to women with disabilities from other parts of the country. Additional evidence of gendered inequalities in education of persons with disabilities in Ghana indicates that transition from primary to secondary education is slightly lower for females than for males. This suggests that girls encounter additional barriers in progressing through the education system (ICED, UG & MF, 2023). The report also revealed that the barriers hindering the educational progression of women with disabilities in Ghana has contributed to their underrepresentation in the digital space. Hence, gender-disability interaction in Ghana adversely affects the education experience of women and girls with disabilities in the country which also prevents them from accessing emerging opportunities.

Due to the numerous barriers faced by women and girls with disabilities when they desire education, it is important to understand the factors that motivate them to get education despite

the barriers they encounter. This is because understanding their motivations could help advocates and policy makers to formulate appropriate strategies to encourage them and ensure their success in education. The study conducted by Akoto et al., (2023) categorized motivation of girls with disabilities to attain higher education into esteem needs as well as belonging and love needs, rather than their desire to obtain basic needs. They found that some girls with disabilities are motivated to attain higher education due to their desire to obtain dignity, respect and social recognition. They intimated that they seek to use their lives to give hope and encouragement to other people with disabilities. These findings are consistent with those by Opini (2012) who discovered that women with disabilities in Kenya pursue education to challenge invisibility and stigma, become role models for other people with disabilities, be independent and gain social recognition. Again, Akoto et al., (2023) found the motivation of some of the girls with disabilities to access higher education is because that is the norm in their families and they do not want to be left out which is also in accordance with that of Opini (2012) who revealed that the influence of significant others such as family, peers and relatives is an impactful source of motivation for women with disabilities to pursue higher education. On the other hand, education of women and girls with disabilities is likely to boost their confidence (Komabu-Pomeyie, 2019; Singal et al., 2015). Conversely, the school serves as an environment where girls with disabilities get bullied. Hamenoo and Dayan found (2021) found that although girls with disabilities receive help from their teachers, they suffer bullying and humiliation which reduces their confidence and self-esteem. This is confirmed by Alesi, Rappo and Pepi (2012) and Bibi, Gul and Munawar (2024) who found that girls with disabilities often experience lower self-esteem in school.

The success or failure of a girl with disabilities to access, participate, graduate and attain educational heights is dependent on her family's background and support or lack thereof. Due to

the lack of efficient and functional welfare systems in LMIC girls with disabilities get most of their support from their families rather than state institutions (Hunt et al., 2022). This assertion is equally true in Ghana as Akoto et al., (2022) found that girls with disabilities received most of their support from their families. Likewise, GCAP (2020) stated that women and girls with disabilities who receive strong family support are more likely to stay in school and continue their education. They explained that support from parents and siblings or lack of it is the key determinant for the girls to remain in school or drop out, especially in Ghana where schools are not fully equipped to address the specific needs of learners with disabilities. Hence, family encouragement, financial and material support to girls with disabilities are crucial to enabling them access, remain and complete their schooling (ICED, UG & MF, 2023; Kyei-Gyamfi et al., 2025). Besides the family, one's social relationships are also key in supporting education. Akoto et al., (2022) mentioned that support to girls with disabilities by their peers was critical for them to stay and navigate campus life since they are not given any disability-specific orientation. Singal et al., (2015) also stated that friendship, mentorships and social networks contribute to sustaining motivation and resilience among girls with disabilities. They added that in cases where families are unable to provide consistent support, these social networks sometimes provide the necessary support, helping girls with disabilities to remain in schools.

Employment Experiences of Women and Girls with Disabilities in Ghana

Employment in LMICs is largely characterized as informal which is unstable and low paying with no formal contracts, social protection or labor rights and no benefits (OECD, 2024; O'Higgins, Bausch & Bonomelli, 2017). The informal sector employs most workers in LMICs as many people are forced into self-employed due to inadequate employment opportunities in the formal sector (Muntaner et al., 2012). People with disabilities in LMICs often face barriers that

prevent them from participating in diverse activities (WHO & World Bank, 2011) including engaging in income generating activities, such that they become the most economically disadvantaged group in society (Mitra et al., 2013). According to Naami and Liese (2011), the situation is worse for women with disabilities. The experiences relating to the employment of women with disabilities in Ghana within the context of the ICF framework is examined below.

Body Functions and Body Structure

As earlier noted, the type and severity of disability and the onset of disability greatly affect the structure of the body and how it functions and engages in employment. The nature and severity of disability influence the job experiences of women with disabilities in Ghana. Naami (2015) observed that women with physical disabilities were more likely to be self-employed. The ICED, UG and MF (2023) also discovered that women with varying disabilities necessitate distinct forms of accommodations to perform tasks while participating in economic activities. For instance, a woman with visual impairments requires help from her brothers in supervising the work of hired laborer, while another woman with physical impairments is not able to till and weed (ICED, UG and MF, 2023).

Agbettor (2021) reported that the late onset of disability among women with visual impairment severely affected them and caused them to lose skills related to Activities of Daily Living (ADL) such that they were unable to perform the regular tasks they used to perform. She explained further that it also rendered them unable to generate any income. Hence, those who were employed before the onset of disability were laid off. This situation resulted in them being dependent on charity and the benevolence of other people. In describing the livelihood journey of women with visual impairments, Agbettor (2021) characterized the onset of disability as the commencement of the struggle phase for women with visual impairments, which is marked by:

struggle between life and death, struggle for survival, and life in misery. These observations by Agbettor (2021) corroborated the assertions made by Emerson et al., (2014) and Hu et al., (2022) that the onset of disability negatively impacts economic wellbeing, heightens poverty risks and induces financial hardship thereby diminishing the individual's standard of living.

Activities and Participation

The papers under the activities and participation domain of the ICF framework relate to: work and employment, civic and social inclusion, and types of employment. Being a focus of this review, work and employment of women and girls with disabilities highlight numerous issues that confront them. Similar to education and training, these work and employment issues affecting women and girls with disabilities in Ghana focus on: onset of disability (Agbettor, 2021), type and severity of disability (ICED, UG & MF, 2023), civic and social inclusion (Naami & Hayashi, 2011; Nkuah, Angko & Amoah, 2013), societal attitudes and cultural norms (Boateng, 2022; Edor, 2025), infrastructure accessibility (Annor, Nyarko & Mensah, 2023; Bourgeois, 2011), policy implementation gap (GCAP, 2021; Kassah, 2008), and funding (Boateng, 2022; Naami, Hayashi & Liese, 2012). Others include: knowledge of disability issues (Agbettor, 2021; Naami & Hayashi, 2011), support system, services and resources (Gyamfi, 2020; ICED, UG & MF, 2023), gender and disability intersectionality (Naami, 2015; Naami & Liese, 2011), motivation, confidence and self-esteem (Bukari, Quarshie & Opoku, 2023), and education and training (Gyamfi, 2020; ICED & UG, 2023). The rest are: awareness and knowledge (Agbettor, 2021; Naami, Hayashi & Liese, 2012), family and social background and support (Bukari, Quarshie & Opoku, 2023; Nkuah, Angko & Amoah, 2013); marketing (Naami, 2015; Agbettor, 2021) and income (Naami, 2015; Agbettor, 2021).

The employment of persons with disabilities is known to create opportunities for social integration, networking and engagement in workplace communities which enhances broader societal participation (Shahidi, Jetha, Kristman, Smith & Gignac, 2023). For women with disabilities, engaging in an economic activity enhances their visibility in public spaces and decision-making processes, which are critical components of civic inclusion (Chan & Hutching, 2023). Nkuah, Angko and Amoah (2013) found this true as they argued that access to microcredit could enable women with disabilities to initiate or expand their enterprises thus enhancing their economic independence and community visibility. It was explained that when women with disabilities engage in economic ventures, they are predisposed to partake in social and communal activities as well. However, they acknowledged that microcredits alone could not address the structural barriers faced by women with disabilities in their civic and social engagement. Therefore, they recommended that it should be combined with education, skills training and disability-inclusive policies to promote not only economic empowerment but wider social and civic inclusion. Corroborating this, Naami and Hayashi (2011) while describing an empowerment initiative implemented by Action on Disability and Development (ADD) in Northern Ghana found that increased participation in disability empowerment programs have not only made women with disabilities become more active members of organizations for persons with disabilities but they assumed leadership roles within disability organizations and the general community. This improved their social networks, visibility and voice. This is despite their previous experiences of being marginalized and discriminated against for being disabled, a woman and poor. On the other hand, Bourgeois (2012), observed that even though they may earn an income, the most significant motivation and benefit for participating in sports is the respect women with disabilities acquired from community and family. She argued that through

sports, women with disabilities may develop social networks and friendships, gain public visibility and recognition in their communities and challenge stereotypes that portray women with disabilities as incapable or dependent. However, they also face additional social barriers in expectations that have to do with relationships and marriage which may limit their participation in sports despite being an income earning activity.

In seeking to develop an understanding about the relationships among disability, gender and employment in Northern Ghana, Naami discovered that 72.7 % of self-employed persons with disabilities were women. Self-employment is described as vulnerable employment as it is characterized with low income, lack of job security, and absence of employment benefits (Naami, 2015; O'Higgins, Bausch & Bonomelli, 2017). On the other hand, men with disabilities are more likely than women with disabilities to work in government jobs (Naami, 2015). This implies that without deliberate policy initiatives through affirmative action aimed at improving the employment prospects of women with disabilities, they would continue to be vulnerable and remain actors in a detrimental poverty cycle due to their gender, disability and the prevailing status quo.

Environmental Factors

Societal attitudes and cultural norms create structural impediments to employment of people with disabilities in LMICs (Morwane, Dada & Bornman, 2021), as entrenched cultural beliefs influence public perceptions and attitudes that restrict women with disabilities from entering the labor market (Devkota, Kett & Groce, 2019). In Ghana, deeply entrenched cultural beliefs often associate disability with spiritual punishment or evil misfortune which contributes to stigma and social exclusion (Edor, 2025). These cultural beliefs and superstitions about disability influence how society treats women with and disabilities (Agbettor, 2021; Naami,

Hayashi and Liese, 2012). Therefore, negative perceptions from employers and community members about the capabilities of women with disabilities significantly limit their employment opportunities (Naami, Hayashi and Liese, 2012). Gendered expectations that restrict women to domestic responsibilities limit their time and opportunities for employment or entrepreneurship (Edor, 2025) while negative stereotypes about their capabilities discourage employers from hiring them (Bukari, Quarshie & Opoku, 2021; Edor, 2025). Thus, disability is often socially perceived as inability resulting in skepticism among employers and community members regarding the productivity of women with disabilities, hence leading to their exclusion from employment (Agbettor, 2021; Bukari, Quarshie & Opoku, 2021; Edor, 2025).

Annor, Nyarko and Mensah (2023) found that discrimination and unfair employment practices shaped by societal and cultural attitudes towards disability usually exclude women with disabilities from being employed. Nevertheless, when they are employed, negative societal attitudes and stereotypes result in unacceptance at work which compels them to prove themselves more than their peers (Annor, Nyarko & Mensah, 2023). Bukari, Quarshie and Opoku (2021) observed that as a response to exclusion and discriminatory practices, many women with disabilities turned to entrepreneurship and self-employment as an alternative means of informal income generation. On the other hand, other women with disabilities resort to begging in public spaces as a means of livelihood. (Kassah, 2008).

Lack of accessible infrastructure is a structural barrier that limits the employment of women with disabilities in diverse ways (ICED, UG & MF, 2023). In Ghana, many public infrastructures are inaccessible to persons with disabilities (Gyamfi, 2020; ICED, UG & MF, 2023; Kassah, 2008; Naami, Hayashi & Liese, 2012). In trying to explore the lived experiences of women with visual impairments seeking employment, Gyamfi (2020) found that numerous

workplaces and public building lacked accessibility amenities including ramps, elevators and automatic doors hindering independent access by women with visual impairments. Also, navigation within workplaces is often a hurdle even when the women secured employment thereby reducing their independence and productivity at work and eventually pushing them out of work (Gyamfi, 2020; Naami, Hayashi & Liese, 2012). Kassah (2008), observed that inadequate and inaccessible infrastructure and transport systems significantly contributed to some women with mobility impairments engaging in street begging at busy intersections since they could not reach the workplaces.

Other women with disabilities also turn to self-employment such as petty trading, dressmaking, weaving and hairdressing (Bukari, Quarshie & Opoku, 2021; Naami, Hayashi & Liese, 2012), which are informal jobs, indicating their limited access to formal work opportunities. The interaction of inaccessible environments and many other limitations confronting women with disabilities worsens poverty and exclusion by relegating these women to vulnerable employment or subsistence-level livelihoods (Naami, Hayashi & Liese, 2012).

Ghana has ratified international conventions, enacted legislations and formulated policies aimed at safeguarding the rights of persons with disabilities their access to employment. But these efforts have failed to meet their intended objectives making women with disabilities vulnerable in the labor market with hardly any protection (GCAP, 2020; Gyamfi, 2020; Kassah, 2008; Nammi & Liese, 2011). GCAP (2020) reported that women with disabilities remain largely excluded from formal employment and economic opportunities due to poor implementation of policies such as workplace accessibility, inclusive hiring practices or women with disabilities-targeted employment programs. This is usually attributable to the weak enforcement of the policies (GCAP, 2020; Gyamfi, 2020; Kassah, 2008; Nammi & Liese, 2011).

Employment policies for women with disabilities are often not accompanied by rigorous monitoring and enforcement measures. Therefore, employers are hardly held accountable for discriminatory practices or noncompliance of inclusion quotas for women with disabilities or failing to provide appropriate workplace modifications (ICED, UG & MF, 2023). Worsening monitoring and its consequent lack of enforcement of employment policies results in inadequate disability-disaggregated data. This makes it challenging to determine whether the employment policies are benefiting women with disabilities or not. The insufficiency and occasional absence of reliable disability-disaggregated data and monitoring systems make it difficult to implement and monitor these inclusive employment policies (GCAP, 2020).

Gyamfi (2020) also found that the ineffective implementation of employment policies for women with disabilities is due to how poorly designed the projects are. She contended that women with varied disabilities have distinct employment needs such that the policies to ensure their smooth transition into the labor market must be tailor-designed accounting for their specific needs. GCAP (2020) agreed and added that the failure of the policies to meet the real employment needs of women with disabilities is due to the insufficient involvement of the women with disabilities in the policy formulation processes. It further argued that without the participation of women with disabilities in policy formulation, monitoring and evaluation processes the policies often fail to address the real employment barriers they encounter. Thus, it advocates for the inclusion of women with disabilities in their employment policy formulation processes with the principle: “nothing for us without us”.

Funding is a critical contributor to the employment of women with disabilities. However, inadequate funding and in some cases, lack of it has been a major barrier to the employment of women with disabilities in Ghana (Agbettor, 2021; Boateng, 2022; ICED, UG & MF, 2023;

Naami, Hayashi & Liese, 2012; Nkuah, Angko & Amoah, 2013). Naami, Hayashi, and Liese, (2012) revealed that many women with disabilities depend on self-employment for survival, however they encounter difficulties in accessing capital to start or expand their ventures mainly because they are poor with little or no assets. Although the government of Ghana has put in place some measures mainly through the disability component of the District Assemblies Common Fund to provide funds to persons with disabilities including women to start or expand businesses, this funding mechanism is limited and insufficient as many women with disabilities expressed difficulty in accessing the fund (ICED, UG & MF, 2023). Edor (2025), explained that a number of women with disabilities complained that the shortlisting process for access to the Disability Fund was biased and not transparent thus they could not benefit from it.

Gyamfi (2020), noted that the government has not only been unable to provide adequate direct financial support to women with disabilities, but it has also not been able to sufficiently fund vocational training institutions, disability-friendly infrastructure or provide incentives for employers to encourage them to employ women with disabilities in Ghana. Hence, to complement efforts by the government which has been inadequate, disability organizations and NGOs have provided some financial support to women with disabilities however, these efforts have also been inconsistent and insufficient (Agbettor, 2021). Furthermore, Nkuah, Angko and Amoah (2013) discovered that although microcredits offered by financial institutions to women with disabilities proved to help them start and expand their own enterprises, they are insufficient. It was found that the inability of women with disabilities to access funding to start or expand their businesses often pushes them onto the streets to beg (Boateng, 2022; Kassah, 2008). Thus, all stakeholders must make deliberate efforts at providing adequate funds for women with disabilities and implement mechanisms to ensure that they are able to access the funds.

The issues concerning the employment of women with disabilities in Ghana, are complex and diverse and requires adequate knowledge by stakeholders for effective policy formulation, implementation, monitoring and evaluation. However, there is a lack of awareness and limited knowledge among stakeholders about issues affecting women with disabilities (Naami & Liese, 2011). It was reported that some government officials and other stakeholders possess little knowledge about women with disabilities issues and this affects how policies and employment programs are implemented (Agbettor, 2021; Naami & Liese, 2011; Naami, Hayashi & Liese, 2012). Naami, Hayashi and Liese (2012) discovered that government officials mostly link disability issues to building accessibility ignoring other important aspects such as communication, education and making information available to the women with disabilities. It was found that inadequate awareness and poor knowledge among stakeholders on the issues concerning women with disabilities strengthens negative societal stereotypes that women with disabilities are incapable of executing tasks effectively thereby discouraging employers from employing them (Naami, Hayashi & Liese, 2012; Naami & Liese, 2011). On the other hand, Agbettor (2021) articulated that barriers affecting the employment of women with disabilities are best known by the women since they possess the most pertinent insights regarding their employment. As a result, their involvement in the formulation and implementation of policies is essential not only to provide valuable perspectives but also to educate other stakeholders.

Support systems, services and resources are critical in improving employment outcomes for women with disabilities (Reed, 1999). A study conducted by Morwane, Dada and Bornman (2021) indicated that support systems and services as well as workplace accommodations were the most important factors of employment participation by persons with disabilities such that their availability or lack thereof could encourage or prevent people with disabilities from

engaging in an economic activity. Support systems, services and resources could come in diverse forms including; vocational, agricultural and digital skills training, workplace accommodations, assistive devices, and financial support and could come through: the government, private sector, NGOs and communities (Edor, 2025; Gyamfi, 2020; ICED, UG & MF, 2023; Nkuah, Angko, & Amoah, 2013). In Ghana, despite the existence of government's social protection programs such as the disability component of the District Assemblies' Common Fund, Livelihood Empowerment Against Poverty, and more recently the Persons with Disabilities Enterprise Support Program, as well as other projects and programs undertaken by NGOs, these support programs have been found to be poorly designed and unable to be expanded to solve the employment barriers faced by women with disabilities (GCAP 2020; Edor 2025). Gyamfi (2020) stated that women with visual impairments often struggle to obtain employment partly because there are inadequate training opportunities and lack of workplace accommodations. She explained that government needs to incentivize the private sector to make accommodations to employ women with visual impairments as lack of adequate training and workplace accommodation has created structural limitations for the women to compete in the labor market. Similarly, Annor, Nyarko and Mensah (2023) opined that supportive employers and co-workers are critical to creating conducive workplace environments through positive workplace relationships and inclusive practices that retain women with disabilities. Therefore, they must be encouraged and motivated to do that.

Intersectionality

The employment experiences of people with disabilities are shaped by unique circumstances they find themselves which may be gender, race or poverty. As such a woman with disability may experience employment differently from a non-disabled woman or a man

with disability. Thus, gender and disability interact in shaping individuals' employment outcomes. In Ghana women with disabilities face compounded employment barriers in the labor market not only due to their disabilities but as a result of the intersection of disability with gender inequality, social stigma and structural barriers (ICED, UG & MF, 2023). Women with disabilities in Ghana face multiple and overlapping forms of marginalization due to both their gender and disability status which creates greater barriers to employment when compared to men with disabilities or women without disabilities (Naami, 2015; Naami and Liese, 2011).

In a study to understand the relationship among disability, gender and employment in Northern Ghana, Naami (2015) found higher unemployment among women with disabilities – about 59.3 % of unemployed respondents were women, while 40.7 % were men. Also, women with disabilities experienced longer period of job search and fewer opportunities than men. When employed they are found in the informal sector, engaged in menial, seasonal, vulnerable jobs with no job security or benefits (Naami and Liese, 2011; Nkuah, Angko & Amoah, 2013). This not only strengthens poverty and economic marginalization but also inhibits their social engagement as they are unable to participate in social groups and activities because they cannot afford either membership dues or transportation. Likewise, Bourgeois opined that while people with disabilities in Ghana encounter stigma and marginalization, women with disabilities have further gender-specific obstacles, mostly attributable to societal expectations regarding the roles of women and persons with disabilities. She discovered that even though both men and women with disabilities participated in sporting activities, the women with disabilities expressed concerns about social issues related to relationships and marriage. On the other hand, Nkuah, Angko and Amoah (2013) identified low educational attainment, limited access to financial resources or credit, negative societal attitudes and stigma, and inadequate social welfare

programs for women with disabilities as structural barriers that encourages the intersectional disadvantage of women with disabilities in Ghana.

People with a positive self-image perform better at work, are more satisfied with their jobs and are happier with their lives (Judge and Hurst, 2008). While self-esteem and confidence have a positive effect on the employment status of women with disabilities (Kim, 2020), employment has the potential to reduce stigma and improve confidence and self-esteem (Martin & Honig, 2020). However, women with disabilities in Ghana possess low levels of self-esteem, which contributes in limiting their participation in income-generating activities (Nkuah, Angko and Amoah, 2013). Naami and Hayashi (2011) reported that the multiple layers of discrimination faced by women with disabilities in Ghana creates structural inequalities which can lead to low self-confidence and diminished self-esteem making it difficult for them to pursue employment or engage in economic activities. Nkuah, Angko and Amoah, (2013) agreed and explained that this low self-esteem is attributable to stigma and discrimination from society which hinders them to confidently engage in enterprise. On the other hand, Gyamfi (2020) asserted that structural barriers such as inadequate training, inaccessible workplaces and limited job opportunities also reduce the motivation of women with disabilities to pursue employment. Nonetheless, it was found that those who participate economically are intrinsically motivated by their desires to achieve personal fulfillment and independence as well as support their families (Agbettor, 2021; Edor, 2025). Agbettor (2021), found that by participating in income-generating activities, women with visual impairments in Ghana gain a sense self-identity and become self-assertive which improves their psychological and emotional health. Similarly, Annor, Nyarko and Mensah (2023) found that work provided external motivation in income to support their families but was also a source of internal motivation as women with disabilities found purpose and identity

affirmation. They asserted that work increased the confidence, sense of self-worth, self-esteem and general psychological wellbeing of women with disabilities in Ghana.

Education and skills training are important determinants of one's employability. It is more critical when it regards people with disabilities who are often subjected to stigma and discrimination. For women with disabilities in LMICs who face multiple layers of discrimination, education and skills training is crucial in aiding engagement in work and economic opportunities (Morwane, Dada & Bornman, 2021; Tefera, et al., 2018; Tiasakul, Abdulzher & Bazan, 2024). Women with disabilities in Ghana generally have no or low levels of education due to poverty, discrimination and limited access to inclusive education (Naami and Hayashi, 2011; Naami, 2015). This reduces their chances of getting formal employment (Bukari, Quarshie & Opoku, 2021). Nonetheless, vocational training and skills acquisition presents an opportunity for those without formal education to be economically active and empowered (ICED & UG, 2023; Naami & Hayashi, 2011). Kassah (2008) noted that low educational attainment and lack of training renders women with disabilities unemployable and excludes them from engaging in an economic activity. He added that this pushes the women to beg on the streets as a livelihood strategy. However, skills acquisition alone is not enough to economically empower the women with disabilities. Naami (2015) noted that gaining formal education or vocational training alone did not significantly guarantee the employment of women with disabilities. She explained that barriers such as lack of start-up capital and discrimination were more influential in restricting employment opportunities or self-employment.

Being aware of employment opportunities and knowing the rights and resources available are important in engaging in work. However, women with disabilities in LMICs possess low or limited understanding of their employment rights and available opportunities due to insufficient

education and exclusion from mainstream information sources (Morwane, Dada & Bornman, 2021). They noted that numerous women with disabilities in LMICs are unaware of disability-inclusive policies, employment opportunities or support programs, resulting in knowledge deficits which hinders their abilities to access formal employment or participate in vocational skills trainings (Morwane, Dada & Bornman, 2021). Supporting this assertion, Naami, Hayashi and Liese (2012) found that many women with physical disabilities in northern Ghana possessed little awareness of the economic options available to them. She clarified that even when job opportunities existed, the women were often unaware of them or lacked the means to access them leading to their unemployment or under-employment. Agbettor (2021) asserted that the low awareness and knowledge of opportunities was as a result of broader negative social factors which affects how the women perceived their own potential and what they understood as feasible livelihood options for them.

Family support plays a significant role in facilitating and sustaining employment opportunities for women with disabilities (Bialik & Mhiri, 2022; Morwane, Dada & Bornman, 2021; Tefera et al., 2018). When present, it serves as a critical facilitator and sustainer of economic engagement of women with disabilities however, when absent or negative, poses a significant barrier to the ability of the women to either get employed or engage in an economic activity (Agbettor, 2021; Bukari, Quarshie & Opoku 2023; GCAP, 2020; ICED, UG & MF, 2023). According to the study conducted by Bukari, Quarshie and Opoku (2023) women with disabilities mentioned that encouragement from family members provided emotional support that helped them start and sustain their business. In other instances, the families provided financial support or helped in setting up small trading activities while at the same time served as social networks which enabled the women to attract customers, obtain business information and helped

with mobility and daily activities (GCAP, 2020; Bukari, Quarshie & Opoku 2023; ICED, UG & MF, 2023).

On the other hand, families' low expectations about the capabilities of women with disabilities, through stigma, stereotypes and discrimination could hinder the women from being employed or engaged in an economic activity (Agbettor, 2021; GCAP, 2020; ICED, UG & MF, 2023). Boateng (2022) found that even though some families met the basic needs of the women, but their families discouraged independence, making the women dependent on their families for their survival rather than being economically active. Furthermore, Kassah (2008) and Naami, Hayashi and Liese (2012) posited that although family support is important, many families experience poverty themselves and this limits the support the women with disabilities could obtain, hence hindering their chances of obtaining or sustaining employment. Annor, Nyarko and Mensah (2023) added that with poverty within their families, women with disabilities often experienced stress combining work with family obligations which puts a lot of pressure on them or their enterprises, making them unsustainable. Again Naami, Hayashi and Liese (2022), maintained that family support for employment was less important than institutional support. Hence the main catalyst for the employment of women with disabilities was institutional support which could tackle the structural problems that affect their employment.

Due to the barriers in formal employment such as discrimination and lack of accommodations, women with disabilities often engage in self-employment (Agbettor, 2021; Naami, 2015). Therefore, access to market and marketing skills is relevant for the success of their ventures (Hidegh, Svastics, Csillag, & Gyori, 2023). However, Agbettor (2021) found that limited markets and inadequate design and delivery of livelihood training programs to include marketing and access to markets severely hindered the abilities of the women with visual

impairments to market their products. Naami (2015) added that lack of strategic business locations, and delayed or non-payment for products also challenged their businesses, while inadequate funds for marketing campaigns prevented growth and expansion of their ventures.

Even when employed, women with disabilities experience income inequalities in their jobs when compared to women without disabilities or men with disabilities (Ananian & Dellaferrera, 2024; Donelly, Gordon, & Bowling 2020). This confirms Naami's (2015) earlier findings that there exists a significant gender difference in income with women with disabilities earning significantly lower incomes than men with disabilities. She also mentioned that majority of women with disabilities were concentrated in low-income, vulnerable self-employed activities such as dressmaking, weaving, food selling and petty trading which are seasonal, informal and poorly paid whereas men with disabilities were found in higher income, more secured public sector jobs. Agbettor (2021) on the other hand agrees with Naami (2015) that while the women with disabilities engage in informal low paying self-employment the income generated even though low supports them and their families and enhances their recognition in society.

Interventions on Education and Employment of Women and Girls with Disabilities

As important as it is to understand the educational and employment experiences of women and girls with disabilities in Ghana, it is equally important to identify the interventions made by stakeholders in these areas. Therefore, this section discusses the interventions made by government and NGOs, as detailed in the papers included in this review. Since governments are expected to protect the rights of their citizens, the government of Ghana passed the Persons with Disability Act, 2006 (Act 715). This act sets the legal framework to protect the rights of all persons with disabilities including women and girls in terms of their education, employment, healthcare, accessibility and social inclusion.

To further affirm the rights of people with disabilities, the government ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in 2012. However, the Disability Fund, which is the disability component of the District Assemblies' Common was established much earlier in 2005 (ICED, MF & UG, 203) based on demands from development partners and the work of civil society (Abdul Karimu, et al., 2024). This fund, although initially intended to support persons with disabilities to engage in economic activities (Nkuah, Angko & Amoah, 2013; Opoku, et. al., 2018), has had its scope widened to include provision of educational and health support (Abdul Karimu, et al., 2024). This review found that despite being a good initiative by government, it has been ineffective at ensuring sustainable employment of women with disabilities and in improving their education in the country as they face numerous barriers in accessing it as well as its insufficiency when accessed. (Agbetteor, 2021; Edor, 2025; Gyamfi, 2020; ICED, MF & UG, 2023). Agbetteor (2021) cited instances where some women with disabilities felt that they were deliberately sidelined from accessing the funds due to lack of transparency in the shortlisting processing. She also found situations where the management of some District Assemblies misappropriated the funds thereby depriving the people of accessing it. The findings of this study corroborated those by Opoku et al., (2018) which indicated that participants encountered barriers such as lack of information, delays in disbursement of and insufficient funds. Abdul Karimu (2018), on the other hand found that the program has had a positive outcome on the livelihoods of beneficiaries even though their experiences are varied. This is due to issues of the quality of items purchased for disbursement, procurement processes as well as reductions and changes to items requested. As such, for the Disability Fund to meaningfully impact the educational and employment experiences of women and girls with disabilities in Ghana, the challenges surrounding its implementation need to be

resolved. Of particular concern is transparency of the work of the District Management Committees. Action must be taken to ensure that their work is not shrouded in secrecy and that women with disabilities are aware of their mandate and operations.

Findings of this review also indicated that the NGOs play a critical role in improving the education and employment of women and girls with disabilities in the country. Naami and Hayashi (2011) reported on the empowerment activities of Action on Disability and Development (ADD) Ghana through which the Alliance of Women with Disabilities (AWWD) was established. She mentioned that due to these activities, some women have assumed leadership positions in both disability and mainstream civic organizations. Also there has been improvement in the economic situation of the members of AWWD as they were able to raise monies to support their members with small businesses. In her thesis, Agbetteor (2021) explored how the livelihood development programs offered by the Ghana Blind Union and partners supported self-employment and improvement in the economic situation of women with visual impairments. She found that these skills offered were important to improving the living conditions of the women but they did not benefit fully from them because of how the program was designed and implemented. She explained that some of the women felt that some of the livelihood development skills were too dependent on having sight while others stated lack of provision of start-up capital. Hence Agbetteor (2021) concluded that the women gamble with skills acquisition because they have acquired many skills but are unable to practice them.

Recommendations for Policy

The findings from this review suggests that women with disabilities experience multiple layers of stigmatization and discrimination as such they have become double disadvantaged in their communities (Naami, 2015; Naami and Hayashi, 2011). This means that they experience

double the hardship and limitations their non-disabled counterparts and men with disabilities encounter in education and employment. These acts of discrimination and stigmatization are mainly borne out of societal norms and cultural practices. Thus, there is the need to reorient people's minds on their perceptions about disability in general and women with disabilities in particular. Therefore, it is recommended to policymakers in government, NGOs, CSOs, private sector and FBOs to come together to design an educational campaign that would help change people's minds and perceptions about women with disabilities and how they are treated in society. These campaigns should be carried out in schools, churches and mosques and all places of congregation through traditional and new media – social media. This also implies that policymakers at all levels of government must commit to allocating some part of their budgets to implementing this sensitization campaign.

Apart from allocating funds for the implementation of the sensitization campaign and actual implementation of the campaign, stakeholders and policymakers must come together to examine legal and policy frameworks, amend if need be and enact new ones to champion the causes of women with disabilities concerning their education and employment. The Affirmative Action Bill must be expanded to comprehensively include proposals and actions that lessen the educational and employment barriers of women and girls with disabilities. Specifically, the bill must contain provisions that mandate quotas for women and girls with disabilities into educational institutions as well as jobs especially public service jobs. The quotas must also go beyond the public sector to private sector employment by incentivizing employers to recruit women with disabilities. To actualize these provisions, the bill must be passed into law.

While this may not only affect women with disabilities, it is necessary that stakeholders review the policies and legal frameworks on the Disability Common Fund. This is because as the

state's main provision for persons with disabilities, it is fraught with numerous challenges. The findings in the review indicated that while disbursements made to women with disabilities were meaningful, they were irregular, inadequate and were also not transparent. In her study, Edor (2025) a number of women with disabilities complained that the shortlisting process for access to the Disability Fund was biased and not transparent thus they could not benefit from it. Hence, it is imperative that policymakers review the mandate of the fund's district management committee to make their work transparent. Also, allocations to the fund must be reviewed to reflect current economic situations and made regularly while disbursements to the women should be adequate to positively impact their education and economic activities.

Also, government must commit to solving the infrastructural barriers that women with disabilities encounter in accessing public spaces or using public amenities. Again, legislations even at the district assembly level must be made and enforced to compel owners of existing public buildings and potential to make accommodations that would enable women and girls with disabilities to have easy access and sanitary facilities that they could independently access and use. Hence, washrooms should be made easily accessible for women with disabilities, specific amenities at the washrooms designed for women and girls with disabilities should also be provided. Ramps, elevators for buildings with more than three storeys should be provided. Also, designated parking spaces for women with disabilities should be provided while modifications on their vehicles should be made and encouraged. Enhancing infrastructure accessibility for women with disabilities is key to improving mobility which is crucial for encouraging their participation in education and employment.

Findings from the review pointed to the fact that women with disabilities often engaged in self-employed work, which is seasonal, marginal and menial rather than in formal

employment (Edor, 2025; Naami, 2015). These informal sector jobs are also highly insecure and vulnerable with no work benefits or entitlements. Therefore, policymakers must deliberately review the current social security regime to widen coverage to include women with disabilities in the informal sector.

A major finding from this review is how poorly women with disabilities have been captured by data. Data systems and management are crucial to the effective planning, implementation, monitoring and evaluation of projects aimed at improving the educational and employment experiences of women and girls with disabilities. Disability disaggregated data is therefore crucial to ensure that women and girls with disabilities are targeted and captured in terms of their welfare and interventions to be provided. This would also ensure equity and enable tracking and the availability of feedback for replanning.

Similarly, projects targeted at improving the educational and employment experiences of women with disabilities must be comprehensive in their design and implementation. Educational projects should lead to meaningful employment of the women with disabilities while employment or skills acquisition projects should include marketing. These projects should also address rural-urban differences in the experiences of women and girls with disabilities.

To ensure inclusive education, the capacity of teachers must be enhanced. They must be educated on inclusive pedagogy with emphasis on girls with disabilities. In addition, teaching and learning aids must be made available. The Ghana Education Service must deliberately commit to making teaching and learning aids as well as assistive devices available to teachers and learners with disabilities. Together with other stakeholders they must also ensure that physical environments are disability-friendly and washrooms for the girls with disabilities can be independently accessed.

Recommendations for Future Research

The findings of this review indicated that very few quantitative studies have been done on gendered disability issues. The relatively small proportion of descriptive and empirical studies (3.45 %) reveals a significant gap in large-scale quantitative evidence necessary for macro-level planning and resource allocation. While the studies included in the review provided rich insights into the socio-cultural realities of women and girls with disabilities, it limits generalizability and policy-level applicability. This is indicative of the fact that the research area is an emerging field in Ghana. Therefore, it is recommended to researchers that more quantitative investigations should be conducted on issues related to gendered disability and other intersectionalities.

Furthermore, the quantitative studies to be conducted on the research area must be national in coverage to enable generalization. This is particularly important because the papers included in this review covered only seven (7) out of the sixteen (16) regions of Ghana.

Additionally, investigations should be conducted into the experiences of women and girls with particular types of disabilities. The disability types should be differentiated. Of particular importance is cognitive disabilities. None of the papers included in this review explored the educational or employment experiences of women or girls with cognitive disabilities. As the papers included are those on women with physical disabilities. Thus, further research should be conducted into the educational and employment experiences of women with this type of disability.

Again, the experiences of women or girls with disabilities is largely influenced by their geographical locations, specifically, whether they live in urban or rural areas. Comparative studies could also be conducted on the experiences of rural and urban women with disabilities.

This would help in providing meaningful insights into the different barriers they encounter as well as aid in targeted resource planning and allocation.

Finally, a longitudinal study on the impact of the Disability Common Fund on women with disabilities should be conducted. This would enable policymakers determine whether the government's main support to women with disabilities has reached them and its intended benefits achieved.

Limitations of the Study

This study is not without limitations. Firstly, there is a possibility of bias because this review was undertaken by one person. As such, I may have been subjective in my interpretation of certain concepts and review of literature tending to lean towards gender and intersectionality hence excluding some materials with marginal presentation on women or girls with disabilities. Most of the limitations are mainly due to the little research that has been done on the education or employment of women or girls with disabilities in Ghana. The review identified only twenty-nine (29) papers eligible for inclusion. This is relatively small for a scoping review. Again, even though Ghana has sixteen (regions) most of the papers focused on: Greater Accra, Northern, Savannah, Northeast, Oti, Western and Ashanti regions with little on the other nine (9) regions. While this is indicative of lack of national datasets as well as poor disability disaggregation and presents policymakers and practitioners with weak evidence base to make informed decisions and formulate policies, it also strengthens the rationale for this review in seeking to identify priority areas for further research. Furthermore, the papers included in this study focused heavily on women with physical disabilities neglecting other forms of disabilities particularly cognitive impairments. This limits the ability to make general assumptions because the experiences of women with some types of disabilities were not explored in this review.

In addition to the above, most of the papers included in this study adopted qualitative research methodology (72.41%) with only a few (10.34%) quantitative in nature. While the goal of this review is to delve deep into the experiences of women with disabilities, the relatively inadequate number of quantitative papers included in the review does not allow for the examination of a comprehensive overview of the experiences of women with disabilities in the country.

Lastly, this review was conducted by one person. As such there is the possibility of bias in the selection process, especially the databases searched and keywords used. Also, there is likely to be subjectivity in the inclusion or exclusion of some papers as well as in the interpretation of some themes. It is likely that some papers especially grey literature may have been excluded from this review because of their little focus on women or girls with disabilities. Even though guided by literature, it is possible that my interpretation of some themes may shape the findings of this review while I may have over-emphasized certain issues. Finally, because the study was conducted by one person, it may be less rigorous since dual screening and arriving at consensus on procedures are absent. However, the supervisory role of my advisor fills in this gap to ensure rigor throughout the review process.

CHAPTER SIX

CONCLUSION

This scoping review set out to synthesize evidence on the educational and employment experiences of women and girls with all types of disabilities in Ghana, identify interventions in these sectors targeting women and girls with disabilities, as well as to identify gaps in the current literature to inform future research. The review mapped out the literature available on the education and employment of women with disabilities in Ghana based on the ICF framework.

The study confirmed earlier assertions that little research work has been done on the education and employment of women and girls with disabilities in Ghana. This is evidenced in the relatively few (29) number of papers found to be eligible for inclusion in the review as well as the high percentage (72.41 %) of those papers that were qualitative in methodology. It was found that most researchers were still interested in exploring new knowledge about the experiences of the women and girls with disabilities, as little is known about the area of interest rather than testing existing hypothesis. As such, only 10.34 % of the eligible papers are quantitative in nature.

The review also found that most of the papers touched on societal attitudes and cultural norms as important factors that affect the experiences of women and girls with disabilities in Ghana in their education and employment. It could be deduced from the review that the positive and negative experiences of women and girls with disabilities in acquiring education or in seeking a job and during employment or in engaging in an economic activity stem from how people and the society treat them, which is based on its norms and cultural practices. In most cases, these experiences are negative. Hence papers describe women and girls with disabilities as facing multiple layers of discrimination and stigmatization and conclude that due to the

patriarchal nature of the Ghanaian society, these women and girls with disabilities are double disadvantaged due to their disabilities and gender.

The study also revealed that even though the country has promulgated policies and ratified conventions to promote inclusive practices in education and employment, these are not implemented. This has created a structural barrier which prevents women and girls with disabilities from participating in education and employment. Worsening the situation of poor implementation of the inclusive policies is the non-disaggregation of data in terms of gender and inadequate monitoring and evaluation of policies. Progress cannot be made when there are no indices and measurements of targets. Hence, when targets are not made for women and girls with disabilities and not measured, assessments are difficult make and progress cannot be measured.

To ease and improve the educational and employment experiences of women and girls with disabilities in Ghana, interventions and support from the government, NGOs, family and friends are needed. This study found that whereas NGOs contribute to empowering women with disabilities through training on income generating activities, some of the women do not end up practicing these activities due to lack of start-up funds or non-availability of markets. Thus, some of the women end up attending multi training programs but not actualizing the skills acquired. On the other hand, the Disability Common Fund, although an important source of support for women and girls with disabilities, is inadequate if received for their education or economic activities. However, it does not reach some women and girls with disabilities as the shortlisting process may not be transparent enough.

The review recommends that stakeholders particularly, Metropolitan, Municipal and District Assemblies as well as the Ministry of Gender, Children and Social Protection must deliberately allocate funds for educational campaigns and sensitization programs in order to

reorient peoples' perception about women and girls with disabilities. These campaigns should also project the capabilities of women and girls with disabilities in their careers and educational achievements. Similarly, the Ghana Federation of Disability Organizations and other Civil Society Organizations should embark on advocacy campaigns to ensure that the Ghana Statistical Service as well as the monitoring and evaluation department of Ministries, Departments and Agencies as well as Metropolitan Municipal and District Assemblies intentionally disaggregate data to capture indices and women and girls with disabilities. This is important as it would help to ensure that progress in their education and employment is be measured.

Also, interventions to improve the employment of women and girls should be designed such that the training programs do not end at the skills acquisition stage, rather it should lead to access to markets for products produced by the women and girls. Similarly, employment quotas should be created and enforced for women and girls with disabilities who have completed their education or training programs such that they would be motivated to get education. On the other hand, allocations to the Disability Common Fund should be increased so that it can be meaningful in helping girls with disabilities to attain education while substantial in aiding to establish or expand the income-generating activities of women with disabilities.

Whereas much is yet to be done in exploring the experiences of women with disabilities, a lot more research is to be done in terms of establishing hypotheses on whether educational campaigns would lead to changes in the behavior of people towards women with disabilities. Thus, more quantitative research is needed in this research area.

To conclude, efforts at including persons with disabilities, especially women and girls, in all sectors of the Ghanaian society should not end at the policy level and in talk shows. Concrete, intentional, empathic and bold actions should be taken by all stakeholders and society in

integrating most vulnerable people through their education and employment. Society must be circumspect and know that we are all one step away from being disabled. I end with a quote from a former president of Ghana, President John Agyekum Kuffour:

Look at me today. If someone had said ten years ago that I would be in a wheelchair today, perhaps, he would have been disputed and damned as a false prophet, but this prophecy is the reality today, I'm in a wheelchair and I cannot walk, and I need about four, five, six hefty men to be pushing me around like a baby. We cannot afford to leave any segment of our society behind. We must appreciate our differences and our individual challenges, and work towards integrating everyone as an integral part of the human race (Addo, 2024, para. 3).

List of References

- Abdul Karimu, A. (2017). Exploring the sexual and reproductive health issues of visually impaired women in Ghana. *Reproductive health matters*, 25(50), 128-133.
- Abdul Karimu, A. T. F., Mont, D. M., & Morris, Z. A. (2024). The experience of persons with disabilities as beneficiaries of Ghana's District Assemblies Common Fund. *PloS one*, 19(4), e0297845. <https://doi.org/10.1371/journal.pone.0297845>
- Abrams, J. A., Tabaac, A., Jung, S., & Else-Quest, N. M. (2020). Considerations for employing intersectionality in qualitative health research. *Social science & medicine* (1982), 258, 113138. <https://doi.org/10.1016/j.socscimed.2020.113138>
- Addo, M. S. (2024, September 18). *I never would've believed I'd be in a wheelchair a decade ago – Kufuor fights for PWDs*. MyJoyOnline. Retrieved from <https://www.myjoyonline.com/i-never-wouldve-believed-id-be-in-a-wheelchair-a-decade-ago-kufuor-fights-for-the-disabled/>
- Agbettor, E. L. B. (2021). *Livelihood development for women with vision impairments in the informal sector in Ghana*. Faculty of Health Sciences, Department of Health and Rehabilitation Sciences. Retrieved from <http://hdl.handle.net/11427/35665>
- Akoto, Y., Nketsia, W., Opoku, M. P., Fordjour, M. O., & Opoku, E. K. (2022). Applying a socio-ecological model to understand the psychosocial support services available to students with disabilities in universities. *Education Policy Analysis Archives*, 30, (152). <https://doi.org/10.14507/epaa.30.7237>
- Akoto, Y., Nketsia, W., Opoku, M. P., & Opoku, E. K. (2023). Factors motivating students with disabilities to access and participate in university education in Ghana. *Higher Education Research & Development*, 42(2), 261–274. <https://doi-org.uml.idm.oclc.org/10.1080/07294360.2022.2052818>
- Aldersey, H. M., Lartey, J., Gabriels, S., Xu, X., Abrahams, D., Batorowicz, B., Lorenzo, T. (2024). “I Really Wanted to Further My Education but That Wasn’t Possible”: Out of School Experiences of Youth with Disabilities in Ethiopia, Ghana, and South Africa. *International Journal of Disability, Development and Education*, 72(2), 195–212. <https://doi.org/10.1080/1034912X.2024.2317476>
- Alesi, M., Rappo, G., & Pepi, A. (2012). Self-esteem at school and self-handicapping in childhood: comparison of groups with learning disabilities. *Psychological reports*, 111(3), 952–962. <https://doi.org/10.2466/15.10.PR0.111.6.952-962>
- Ananian, S., & Dellaferrera, G. (2024). *A study on the employment and wage outcomes of people with disabilities* (ILO Working Paper No. 124). Geneva, Switzerland: International Labour Organization. <https://doi.org/10.54394/YRCN8597>

Annor, F., Nyarko, E., & Mensah, E. (2023). Barriers to Work, Psychosocial Resources, and Work-Family Balance: Exploring Lived Experiences of Persons with Disabilities in Ghana. *Journal of Applied Social Science*, 18(1), 3-18. <https://doi.org/10.1177/19367244231196513> (Original work published 2024)

Arksey, H and O'Malley, L. (2005). "Scoping Studies: Towards a Methodological Framework." *International Journal of Social Research Methodology* 8(1): 19–32. <https://doi.org/10.1080/1364557032000119616>

Aromataris E, Lockwood C, Porritt K, Pilla B, Jordan Z, editors. JBI Manual for Evidence Synthesis. JBI; 2024. Available from: <https://synthesismanual.jbi.global>.

Aromataris E, Munn Z (Editors). *JBIM Manual for Evidence Synthesis*. JBI, 2020. Available from <https://synthesismanual.jbi.global>. <https://doi.org/10.46658/JBIMES-24-01>

Arvidsson, P., Granlund, M., & Thyberg, M. (2015). How are the activity and participation aspects of the ICF used? Examples from studies of people with intellectual disability. *NeuroRehabilitation*, 36(1), 45–49. <https://doi.org/10.3233/NRE-141190>

Asuman, D., Ackah, C. G., & Agyire-Tettey, F. (2021). Disability and household welfare in Ghana: costs and correlates. *Journal of Family and Economic Issues*, 42(4), 633-649. <https://doi.org/10.1007/s10834-020-09741-5>

Atewologun, D. (2018). Intersectionality theory and practice. *Oxford Research Encyclopedia of Business and Management*, 1–20.

Bastia, T., Datta, K., Hujo, K., Piper, N., & Walsham, M. (2023). Reflections on intersectionality: a journey through the worlds of migration research, policy and advocacy. *Gender, Place & Culture*, 30(3), 460–483. <https://doi.org/10.1080/0966369X.2022.2126826>

Bialik, K., & Mhiri, M. (2022). Barriers to employment for people with intellectual disabilities in low- and middle-income countries: Self-advocate and family perspectives. *Journal of International Development*, 34(5), 988–1001. <https://doi.org/10.1002/jid.3659>

Boateng, G. (2023). *Surviving on the streets: Examining the situation of women with disabilities in Central Ghana* (Unpublished master's thesis). University of Manitoba. Retrieved from [mspace.lib.umanitoba.ca content](https://mspace.lib.umanitoba.ca/content)

Bogart, K. R., Bonnett, A. K., Logan, S. W., & Kallem, C. (2022). Intervening on disability attitudes through disability models and contact in psychology education. *Scholarship of Teaching and Learning in Psychology*, 8(1), 15–26. <https://doi.org/10.1037/stl0000194>

Bourgeois, A.-M. (2012). Contested perspectives of “marvel” and “mockery” in disability and sport: Accra, Ghana. In J. M. Le Clair (Ed.), *Disability in the Global Sport Arena* (1st ed., pp. 169–182). Routledge. <https://doi.org/10.4324/9780203718001-13>

Brandon, T., & Pritchard, G. (2011). “Being fat”: A conceptual analysis using three models of disability. *Disability & Society*, 26(1), 79–92. <https://doi.org/10.1080/09687599.2011.529669>

Brittain, I. (2004). Perceptions of disability and their impact upon involvement in sport for people with disabilities at all levels. *Journal of Sport and Social Issues*, 28(4), 429–452. <https://doi.org/10.1177/0193723504268729>

Brown, N., & Leigh, J. (2018). Ableism in academia: Where are the disabled and ill academics? *Disability & Society*, 33(6), 985–989. <https://doi.org/10.1080/09687599.2018.1455627>

Bukari, S., Quarshie, M. A., & Opoku, F. (2021). Exploring the perspectives of physically challenged women entrepreneurs in the Sekondi-Takoradi Metropolis, Ghana. *Journal of Enterprising Communities: People and Places in the Global Economy*. Advance online publication. <https://doi.org/10.1108/JEC-03-2021-0042>

Carew, M., Deluca, M., Groce, N., Fwaga, S., & Kett, M. (2020). The impact of an inclusive education intervention on learning outcomes for girls with disabilities within a resource-poor setting. *African Journal of Disability*, 9(0), a555. <https://doi.org/10.4102/ajod.v9i0.555>

Chan, X. W., & Hutchings, K. (2023). Inequalities, barriers, intersectionality, and facilitators of careers of women with disabilities: Themes and future research agenda from a scoping review. *Frontiers in psychology*, 14, 1104784. <https://doi.org/10.3389/fpsyg.2023.1104784>

Chanturia, R. (2023). Inclusion of Students with Disabilities: Comparative Perspectives of Special and Regular Teachers in Georgia. *International Journal of Special Education*, 38(2), 124-137.

Chrysogonus, A. (2020). Expanding Spaces for Adolescent Girls with Disabilities in Senior High Schools in Ghana. *The International Journal of Humanities & Social Studies*, 8(5). <https://doi.org/10.24940/theijhss/2020/v8/i5/HS2005-097>

Crenshaw, K., Maschke, K. J., & Maschke, K. (1997). Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics. In *Feminist Legal Theories* (1st ed., pp. 23–51). Routledge. <https://doi.org/10.4324/9781315051536-2>

Dassah E., Aldersey H. M., McColl M. A., Davison C. (2018). “When I don’t have money to buy the drugs, I just manage”—Exploring the lived experience of persons with physical disabilities in accessing primary health care services in rural Ghana. *Social Science & Medicine*, 214, 83–90. <https://doi.org/10.1016/j.socscimed.2018.08.023>

Donnelly, M., Gordon, S., & Bowling, A. (2020). Income and employment equity of graduates with and without disabilities. *WORK: A Journal of Prevention, Assessment & Rehabilitation*, 65(3), 547-561

Durham, C., & Ramcharan, P. (2017). Understanding the assumptions of major models of disability theory. In *Insight into Acquired Brain Injury* (pp. 31–51). Springer Singapore. https://doi.org/10.1007/978-981-10-5666-6_2

Edor, H. E. (2025). *Changing the narrative: Economic participation of women with disability* (Master's thesis, University of Ghana). Retrieved from <https://ugspace.ug.edu.gh/items/6feea576-530a-46e5-a5fb-e613a4450a4e>

Filmer, D. (2008). *Disability, poverty, and schooling in developing countries: Results from 14 household surveys*. *World Bank Economic Review*, 22(1), 141–163. <https://doi.org/10.1093/wber/lhm021>

Frizzell, A. A. (2018). *The inclusive classroom: Perceptions of general and special educators' preparedness to meet the needs of students with disabilities* (Doctoral dissertation). Retrieved from <https://dc.etsu.edu/etd/3370>

Ganle, J. K., Otupiri, O., Obeng, B., Edusie, K. A., Ankomah, A., & Adanu, R. (2016). Challenges women with disability face in accessing and using maternal healthcare services in Ghana. *PLoS ONE*, 11(6), e0158361. <https://doi.org/10.1371/journal.pone.0158361>

Gavu, E. K., Tudzi, E. P., & Shani, A. S. (2015, April 18). *The level of accessibility of tertiary educational facilities in Ghana after the passage of the Persons with Disability Act 2006, Act 715* [Conference session]. *American Real Estate Society Conference*, Fort Myers, FL, United States

Gbagbo, F. Y., Rockson, G. N. Y., Quansah, F., & Ameyaw, E. K. (2023). Sexual Coercion and Harassment of Students with Disabilities in a Public University in Ghana. *Journal of Sex & Marital Therapy*, 49(7), 798–815. <https://doi.org/10.1080/0092623X.2023.2211577>/feduc.2021.701987

Ghana Statistical Service, (2014). *Disability in Ghana*. Ghana Statistical Service. Accra, Ghana. Retrieved from: www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/Disability%20in%20Ghana.pdf

Ghana Statistical Service (2021). *Population and Housing Census Report, 2021*

Global Call to Action Against Poverty. (2020). *Leave No Woman Behind: National report on the situation of women with disabilities in Ghana, 2020*. <https://gcap.global/wp-content/uploads/2021/02/LNWB-Ghana-Country-Report-1.pdf>

Goering, S. (2010). Revisiting the relevance of the social model of disability. *American Journal of Bioethics*, 10(1), 54–55. <https://doi.org/10.1080/15265160903460913>

Goering, S. (2015). Rethinking disability: The social model of disability and chronic disease. *Current Reviews in Musculoskeletal Medicine*, 8(2), 134–138. <https://doi.org/10.1007/s12178-015-9273-z>

- Gomda, A., Sulemana, N., & Zakaria, H. (2022). Access to Education for Persons with Disabilities in Ghana: A Review. *Environmental Sciences Proceedings*, 15(1), 50. <https://doi.org/10.3390/envirosciproc2022015050>
- Groce, N. E., & Kett, M. (2014). *Youth with disabilities* (Working Paper No. 23). Leonard Cheshire Disability and Inclusive Development Centre, University College London
- Gull, M., Kaur, N., & Basha, S. E. (2025). *A systematic review of challenges faced by students with disabilities in higher education*. *Annals of Neuroscience*. doi:10.1177/09727531251344705
- Gyamfi, N. M. (2020). *The lived experiences of women with vision impairment seeking employment in Kumasi, Ghana* (Unpublished master's thesis). University of Manitoba. Retrieved from: <https://mspace.lib.umanitoba.ca/>
- Haeghele, J. A., & Hodge, S. (2016). Disability Discourse: Overview and Critiques of the Medical and Social Models. *Quest (National Association for Kinesiology in Higher Education)*, 68(2), 193–206. <https://doi.org/10.1080/00336297.2016.1143849>
- Hamenoo, E. S., & Dayan, V. (2021). Inclusive Education and Disabilities: Narratives from Ghana. *Disability, CBR & Inclusive Development*, 32(1), 37–51. <https://doi.org/10.47985/dcidj.385>
- Hankivsky, O., Grace, D., Hunting, G., Giesbrecht, M., Fridkin, A., Rudrum, S., ... Clark, N. (2014). *An intersectionality-based policy analysis framework: Critical reflections on a methodology for advancing equity*. *International Journal for Equity in Health*, 13, 119. <https://doi.org/10.1186/s12939-014-0119-x>
- Hedges, T. (2022). The Abnormality of Discrimination: A Phenomenological Perspective. *Genealogy+critique*, 8(1). <https://doi.org/10.16995/gc.9200>
- Hidegh, A. L., Svastics, C., Csillag, S., & Györi, Z. (2023). The intersectional identity work of entrepreneurs with disabilities: constructing difference through disability, gender, and entrepreneurship. *Culture and Organization*, 29(3), 226–241. <https://doi.org/10.1080/14759551.2023.2201006>
- Hu, Y., Carr, P. R., Liew, D., Behlouli, H., Bronskill, S. E., Gill, S. S., ... & Wodchis, W. P. (2022). *How does the onset of physical disability or dementia in older adults affect economic wellbeing and co-payments for health care? The impact of gender*. *BMC Health Services Research*, 22, 701. <https://doi.org/10.1186/s12913-022-08017-y>
- Humpage, L. (2007). Models of disability, work, and welfare in Australia. *Social Policy & Administration*, 41(3), 215–231. <https://doi.org/10.1111/j.1467-9515.2007.00549.x>
- Hunt, X., Bradshaw, M., Vogel, S. L., Encalada, A. V., Eksteen, S., Schneider, M., Chunga, K., & Swartz, L. (2022). Community Support for Persons with Disabilities in Low- and Middle-

Income Countries: A Scoping Review. *International journal of environmental research and public health*, 19(14), 8269. <https://doi.org/10.3390/ijerph19148269>

International Centre for Evidence in Disability, & University of Ghana. (2023). *Disability-inclusive education and employment: Understanding the context in Ghana*. London, UK: ICED. Retrieved from: <https://www.lshtm.ac.uk/sites/default/files/2024-02/Phase%201%20Ghana.pdf>

International Centre for Evidence in Disability, University of Ghana, & Mastercard Foundation. (2023). *Disability-inclusive education and employment: Understanding the experiences of young men and women with disabilities in Ghana*. London, UK: ICED. Retrieved from: <https://www.lshtm.ac.uk/sites/default/files/2024-02/Phase%202%20Ghana.pdf>

Jones, N., Presler-Marshall, E., & Stavropoulou, M. (2018). *Adolescents with disabilities: Enhancing resilience and delivering inclusive development*. London, UK: Gender and Adolescence: Global Evidence (GAGE). Retrieved from <https://media.odi.org/documents/12323.pdf>

Judge, T. A., & Hurst, C. (2008). How the rich (and happy) get richer (and happier): Relationship of core self-evaluations to trajectories in attaining work success. *Journal of Applied Psychology*, 93(4), 849–863. <https://doi.org/10.1037/0021-9010.93.4.849>

Kassah, A. K. (2008). Begging as work: a study of people with mobility difficulties in Accra, Ghana. *Disability & Society*, 23(2), 163–170. <https://doi.org/10.1080/09687590701841208>

Kassah, B. L. L., Kassah, A. K., & Agbota, T. K. (2014). Abuse of physically disabled women in Ghana: Its emotional consequences and coping strategies. *Disability and Rehabilitation*, 36(8), 665–671

Kelly, C., Kasperavicius, D., Duncan, D., Etherington, C., Giangregorio, L., Pesseau, J., Sibley, K. M., & Straus, S. (2021). ‘Doing’ or ‘using’ intersectionality? Opportunities and challenges in incorporating intersectionality into knowledge translation theory and practice. *International Journal for Equity in Health*, 20(1), 1–187. <https://doi.org/10.1186/s12939-021-01509-z>

Kim, J. Y. (2020). Factors for Employment of Women with Disabilities in South Korea. *Journal of Evidence-Based Social Work*, 17(6), 749–760. <https://doi-org.uml.idm.oclc.org/10.1080/26408066.2020.1798320>

Komabu-Pomeyie, Sefakor. (2019). Education for Women and Girls with Disabilities in Ghana: A Powerful Tool for Change. EViE: Emerging Voices in Education. 1. 10.17918/6af7-rf94.

Komabu-Pomeyie, Sefakor Grateful-Miranda Ama, "The Challenges Of Inclusive Education Policy Implementation in Ghana: Stakeholders’ Perspectives" (2020). Graduate College Dissertations and Theses. 1206. <https://scholarworks.uvm.edu/graddis/1206>

Kostanjsek N. (2011). Use of The International Classification of Functioning, Disability and Health (ICF) as a conceptual framework and common language for disability statistics and health

information systems. *BMC public health*, 11 Suppl 4(Suppl 4), S3. <https://doi.org/10.1186/1471-2458-11-S4-S3>

Kyei-Gyamfi, S., Kyei-Arthur, F., Abutima, T. K., Allotey, A. A., Afrifa, H., Sakyi-Boadu, E., & Sakyi, K. S. (2025). Challenges in Education for Visually Impaired Children in Ghana: A Path to Inclusion. *International journal of pediatrics*, 2025, 6653071. <https://doi.org/10.1155/ijpe/6653071>

Leon-Larios, F., Benítez-Lugo, M.-L., Almendros-Caballero, C., Meyer, L. S., Corrales-Gutierrez, I., & Casado-Mejía, R. (2024). Bridging Gaps, Fostering Inclusion: A Gendered Look at Disability Support for Women in Higher Education. *Women*, 4(3), 241-253. <https://doi.org/10.3390/women4030018>

Luft, J. A., Jeong, S., Idsardi, R., & Gardner, G. E. (2022). *Literature reviews, theoretical frameworks, and conceptual frameworks: An introduction for new biology education researchers*. CBE—Life Sciences Education, 21(3), rm33. <https://doi.org/10.1187/cbe.21-05-0134>

Letšosa, R., & Retief, M. (2018). Models of disability: A brief overview. *Hervormde Teologiese Studies*, 74(1), 1–8. <https://doi.org/10.4102/hts.v74i1.4738>

Levac, D., Colquhoun, H., & O'Brien, K. K. (2010). Scoping studies: advancing the methodology. *Implementation Science: IS*, 5(1), 69–69. <https://doi.org/10.1186/1748-5908-5-69>

Linker, B. (2013). On the borderland of medical and disability history: A survey of the fields. *Bulletin of the History of Medicine*, 87(4), 499–535. <https://doi.org/10.1353/bhm.2013.0074>

Martin, B. C., & Honig, B. (2020). Inclusive Management Research: Persons with Disabilities and Self-Employment Activity as an Exemplar. *Journal of Business Ethics*, 166(3), 553–575. <http://www.jstor.org/stable/45386619>

Matin, B. K., Williamson, H. J., Karyani, A. K., Rezaei, S., Soofi, M., & Soltani, S. (2021). Barriers in access to healthcare for women with disabilities: A systematic review in qualitative studies. *BMC Women's Health*, 21(1), 1–23. <https://doi.org/10.1186/s12905-021-01406-8>

Mawlod, K. S., Kakamd, K. K., Jubraeel, A. S., & Ahmed, J. O. (2024). Bully victimization and self-esteem among students with communication disorders. *Middle East Current Psychiatry*, 31, 83. <https://doi.org/10.1186/s43045-024-00475-w>

McDougall, J., Wright, V., & Rosenbaum, P. (2010). The ICF model of functioning and disability: Incorporating quality of life and human development. *Developmental Neurorehabilitation*, 13(3), 204–211. <https://doi.org/10.3109/17518421003620525>

McKinley Yoder, C. L., & Cantrell, M. A. (2019). Childhood Disability and Educational Outcomes: A Systematic Review. *Journal of pediatric nursing*, 45, 37–50. <https://doi.org/10.1016/j.pedn.2019.01.003>

Metts, R. L., & Metts, N. (2000). Official development assistance to disabled people in Ghana. *Disability & Society*, 15(3), 475–488. <https://doi.org/10.1080/713661968>

Mfoafo-M'Carthy, M., Grischow, J. D., & Stocco, N. (2020). Cloak of Invisibility: A Literature Review of Physical Disability in Ghana. *Sage Open*, 10(1). <https://doi.org/10.1177/2158244019900567>

Mitra, S. & Yap, J. (2021). The Disability Data Report. Disability Data Initiative. Fordham Research Consortium on Disability: New York.

Munn, Z., Peters, M. D., Stern, C., Tufanaru, C., McArthur, A., & Aromataris, E. (2018). Systematic review or scoping review? Guidance for authors when choosing between a systematic or scoping review approach. *BMC Medical Research Methodology*, 18(1), 1–7. <https://doi.org/10.1186/s12874-018-0611-x>

Muntaner, C., Chung, H., Benach, J., Ng, E., Solar, O., Vásquez, V., ... & O'Campo, P. (2012). Hierarchical cluster analysis of labour market regulations and population health: A taxonomy of low- and middle-income countries. *BMC Public Health*, 12(286). <https://doi.org/10.1186/1471-2458-12-286>

Naami, A., & Hayashi, R. (2011). Empowering women with disabilities in northern Ghana. *Review of Disability Studies: An International Journal*, 7(2). Retrieved from: <https://rdsjournal.org/index.php/journal/article/view/134/436>

Naami, A., & Liese, H. (2011). The Impact of Unemployment on Women with Physical Disabilities in Tamale, Ghana. *International Journal of Diversity in Organisations, Communities and Nations*, 11(2), 117–128. <https://doi.org/10.18848/1447-9532/CGP/v11i02/38987>

Naami, A., Hayashi, R., and Liese, H. (2012). The Unemployment of Women with Physical Disabilities in Ghana: Issues and Recommendations. *Disability and Society*, 27(2), 191- 204. <https://doi.org/10.1080/09687599.2011.644930>.

Naami, A. (2015). Disability, gender, and employment relationships in Africa: The case of Ghana. *African Journal of Disability*, 4(1), 1-e11. <https://doi.org/10.4102/ajod.v4i1.95>

Nair, R., & Vollhardt, J. R. (2020). Intersectionality and relations between oppressed groups: Intergroup implications of beliefs about intersectional differences and commonalities. *Journal of Social Issues*, 76(4), 993–1013.

Naudé, A., Kang, L.-J., Moretti, M., Rocha, A. d. S., Maxwell, G. R. D., & Bornman, J. (2024). Using the ICF to guide inclusion in the African educational context: A scoping review. *Education Sciences*, 14(12), Article 1290. <https://doi.org/10.3390/educsci14121290>

Nkuah, J. K., Angko, W., & Amoah, A. A. (2013). Weaning women with disability in Ghana from poverty: Is micro-credit the solution? *International Journal of Research in Management*, 5(3), 1–20. Retrieved from http://www.rpublication.com/ijrm/ijrm_index.htm

Nseibo, J. K. (2021). *Exploring the experiences of children and youth with mobility impairments in four basic educational settings in Ghana*. Faculty of Health Sciences, Department of Health and Rehabilitation Sciences. Retrieved from <http://hdl.handle.net/11427/34022>

Nuri, R. P., Aldersey, H. M., Ghahari, S., & Dassah, E. (2026). Barriers and Facilitators in Accessing Education in Mainstream Schools for Children with Disabilities in Bangladesh: A Qualitative Secondary Data Analysis. *International Journal of Disability, Development and Education*, 73(1), 1–18. <https://doi.org/10.1080/1034912X.2024.2417287>

Obeng, B., Asante, E. A., Agyemang, E., & Aryee, C. (2024). Maternal health care for women with disabilities: Perspectives of health professionals in Ghana. *Discover Health Systems*, 3(1), 1–12.

OECD (2024), Breaking the Vicious Circles of Informal Employment and Low-Paying Work, OECD Publishing, Paris, <https://doi.org/10.1787/f95c5a74-en>.

O’Higgins, N., Bausch, J., & Bonomelli, F. (2017). *The quality of work: Informal employment in low- and middle-income countries*. In *Rising to the youth employment challenge: New evidence on key policy issues* (pp. 163–186). International Labour Organization.

Oliver, M. (2013). The social model of disability: Thirty years on. *Disability & Society*, 28(7), 1024–1026.

Opini, B. M. (2012). Examining the motivations of women students with disabilities’ participation in university education in Kenya. *Scandinavian Journal of Disability Research*, 14(1), 74–91. <https://doi.org/10.1080/15017419.2010.540853>

Opoku, M. P., Nketsia, W., Agyei-Okyere, E., & Mprah, W. K. (2019). Extending social protection to persons with disabilities: Exploring the accessibility and the impact of the Disability Fund on the lives of persons with disabilities in Ghana. *Global Social Policy*, 19(3), 225–245.

Owoo, N. S. (2025). Disability and Education in Ghana: Intersections With Sex and Location. *Population and Development Review*, 51(2), 797–827. <https://doi.org/10.1111/padr.70003>

Peters, M. D. J., Godfrey, C. M., Khalil, H., McInerney, P., Parker, D., & Soares, C. B. (2015). *Guidance for conducting systematic scoping reviews*. *International Journal of Evidence-Based Healthcare*, 13(3), 141–146. <https://doi.org/10.1097/XEB.0000000000000050>

Petticrew, M., & Roberts, H. (2006). Systematic Reviews in the Social Sciences: A Practical Guide. *Counselling & Psychotherapy Research*, <https://doi.org/10.1080/14733140600986250>

- Reed C. A. (1999). Women with disabilities making the transition back to work: Psychosocial barriers and interventions. *Work (Reading, Mass.)*, 13(1), 67–72.
- Rice, C., Harrison, E., & Friedman, M. (2019). Doing justice to intersectionality in research. *Cultural Studies Critical Methodologies*, 19(6), 409–420.
- Roshan, S. & Rahman, F. (2025). Education and Social Mobility: A Pathway to Economic and Social Empowerment. *Global Social Sciences Review*, X(I), 124-133
- Roush, S. E., & Sharby, N. (2011). Disability Reconsidered: The Paradox of Physical Therapy. *Physical Therapy*, 91(12), 1715–1727. <https://doi.org/10.2522/ptj.20100389>
- Rousso, H. (2003). *Education for All: A Gender and Disability Perspective*. A report prepared by Harilyn Rousso, CSW, Disabilities Unlimited, for the World Bank.
- Saxe, A. (2017). The theory of intersectionality: A new lens for understanding the barriers faced by autistic women. *Canadian Journal of Disability Studies*, 6(4), 153–178. <https://doi.org/10.15353/cjds.v6i4.386>
- Schlebusch, L., Huus, K., Samuels, A., Granlund, M., & Dada, S. (2020). Participation of young people with disabilities and/or chronic conditions in low- and middle-income countries: A scoping review. *Developmental Medicine & Child Neurology*, 62(11), 1259–1265
- Schwab, S. M., Spencer, C., Carver, N. S., Andrade, V., Dugan, S., Greve, K., & Silva, P. L. (2022). Personal factors understood through the Ecological-Enactive Model of Disability and implications for rehabilitation research. *Frontiers in rehabilitation sciences*, 3, 954061. <https://doi.org/10.3389/fresc.2022.954061>
- Shahidi, F. V., Jetha, A., Kristman, V., Smith, P. M., & Gignac, M. A. M. (2023). The employment quality of persons with disabilities: Findings from a national survey. *Journal of Occupational Rehabilitation*, 33(4), 785–795. <https://doi.org/10.1007/s10926-023-10113-7>
- Sidra Bibi, Dr. Shazia Gul, & Zartasha Munawar. (2024). Relationship Between Self-Esteem, Self- Efficacy and Learning Disabilities Among Primary School Children of District Haripur. *International Journal of Business and Economic Affairs*, 9(2), 71-82. <https://doi.org/10.24088/IJBEA-2024-92007>
- Singal, N., Mahama Salifu, E., Iddrisu, K., Casely-Hayford, L., & Lundebye, H. (2015). The impact of education in shaping lives: reflections of young people with disabilities in Ghana. *International Journal of Inclusive Education*, 19(9), 908–925. <https://doi.org/10.1080/13603116.2015.1018343>
- Smart, J. (2004). Models of disability: The juxtaposition of biology and social construction. In *Handbook of Rehabilitation Counselling* (pp. 25–49).

Smart, J. (2019). *Disability definitions, diagnoses, and practice implications: An introduction for counsellors* (1st ed.). Routledge. <https://doi.org/10.4324/9781315276694>

Sucharew, H. & Macaluso, M. (2019). Methods for Research Evidence Synthesis: The Scoping Review Approach. *Journal of Hospital Medicine*, 14;416-418. <https://doi.org/10.12788/jhm.3248>

Tefera, B., van Engen, M. L., Schippers, A., Eide, A. H., Kersten, A., & van der Klink, J. J. L. (2018). *Education, work, and motherhood in low and middle income countries: A review of equality challenges and opportunities for women with disabilities*. *Social Inclusion*, 6(1), 82–93. <https://doi.org/10.17645/si.v6i1.1206>

Tiasakul, S., Abdulzaher, R., & Bazan, C. (2024). Accessibility of Entrepreneurship Training Programs for Individuals with Disabilities: A Literature Review. *Administrative Sciences*, 14(8), 187. <https://doi.org/10.3390/admsci14080187>

Thorneycroft, R. (2024) ‘Screwing the Social Model of Disability’, *Scandinavian Journal of Disability Research*, 26(1), p. 286–299.

Twardowski, A. (2020). Controversies around the social model of disability. *Culture-Society-Education*, 16 (2), 7–21. <https://doi.org/10.14746/kse.2019.16.1>

Tricco, A. C., Lillie, E., Zarin, W., O'Brien, K. K., Colquhoun, H., Levac, D., ... & Straus, S. E. (2018). PRISMA extension for scoping reviews (PRISMA-ScR): Checklist and explanation. *Annals of Internal Medicine*, 169(7), 467–473. <https://doi.org/10.7326/M18-0850>
United Nations Women, & UNPRPD. (2021). *Intersectionality resource guide and toolkit: An intersectional approach to leave no one behind*.

Vogel, L. (2018). Beyond intersectionality. *Science & Society*, 82(2), 275–287. <https://doi.org/10.1521/isis.2018.82.2.275>

Wolbring, G., & Nasir, L. (2024). Intersectionality of disabled people through a disability studies, ability-based studies, and intersectional pedagogy lens: A survey and a scoping review. *Societies*, 14(9), Article 176. <https://doi.org/10.3390/soc14090176>

World Health Organization. (2001). *International classification of functioning, disability and health (ICF)*. World Health Organization.

World Health Organization. (2023, March 07). Disability. WHO. <https://www.who.int/news-room/fact-sheets/detail/disability-and-health>

WHO (2022). Global report on health equity for persons with disabilities. World Health Organization: Geneva.

World Health Organization, & World Bank. (2011). *World report on disability 2011*. World Health Organization. <https://iris.who.int/handle/10665/44575>

World Health Organization. (2002). *Towards a common language for functioning, disability and health: ICF*. World Health Organization.

APPENDICES

Appendix 1: Overview and Key Findings of Papers Included in the Review

Author(s) and Year of publication	Aim of Study	Study design/methods	Participants	Theme on Education	Theme on Employment	Key Findings
Gomda, Sulemana and Zakaria (2022)	Review of literature on all inclusive education as a social welfare service for disabled children.	Desk study, literature review		Stigmatization and prejudice, Cultural values, Policy and institutional failures		1. Infrastructural barriers affecting implementation of IE – non-consideration of disability concerns in the construction of school building; narrow doorways, floors with no ramps, inaccessible washroom. Inadequate teaching and learning materials such as braille, big print, visual, audio and sign language materials 2. Socio-cultural barriers – discriminatory attitudes and misconceptions about disability. Bullying and harassment of disabled children among peers and teachers leading to lowering self-esteem and drop outs. Societal bias against women. 3. Policy and institutional setbacks. NO specific policy guiding the operation of special education. Inadequate funding of SPEDivision; 0.7% of education revenue in 2010, 0.5 in 2011 and 0.4 in 2012.
Naami, Hayashi and Liese (2014)	Examine issues associated with unemployment of women with physical disabilities in Tamale and make recommendation to improve their conditions	Qualitative research methodology, exploratory research design. Phenomenological and focus group research approaches	10 women with physical disabilities (5 – polio, 1 – stroke, 2 – lame in one hand, 2 – lame in one leg) Focus group discussion 1 – 6 stakeholders from government institutions Focus group discussion 2 – 8 from civil society organisations		Attitudes – on the part of the WWDs and society Rehabilitation Issues (pre-training and post training) Inadequate education Exclusion from the labour market Exclusion from funding opportunities	Ignorance of women with disabilities on available resources Ignorance about their own potential Lack of confidence Negative reaction to societal attitudes Negative perceptions about disability Sympathy towards WWDs Doubts about the capabilities of WWDs Ignorance of government officials on disability issues Inadequate training Poorly resourced rehabilitation centres Training in out-dated or out of vogue designs Exclusion of major stakeholders from decision-making Inadequate provision for self-employment after rehabilitation Inadequate education Employers' unwillingness to employ WWDs Employers' unwillingness to accommodate the special needs of WWDs Inability to access funding
Agbettor, (2021)	To explore how livelihood development opportunities offered by Ghana Blind Union and partners	Qualitative research methodology Exploratory case study	14 women with visual impairment 2 staffs each from government		Career choices Types of Trainings	Women with VI later already had a career but those with VI early had to do many jobs before settling on one. GBU provides counselling, encouragement, trainings on Orientation and mobility, activities of daily living and

	achieve self-employment and economic empowerment of women with visual impairment in Ghana	research design	agency, rural and Ghana Blind Union Interviews and Focus Group Discussions		provided to WWD Support by family Marketing products by women with VI is critical to their gainful employment Enablers of livelihood development skills Limiters of livelihood development skills Factors that influence livelihood development of women with VI were categorised into three: personal, institutional, and social.	business management financial support to women with VI for them to engage an economic activity GBU provides blindness related skills and services training to women with VI Women with VI also acquired business skills from family members, government agencies and rural bank WWD participate in many skill acquisition trainings to diversify their sources of income Not all skills acquired by women with VI are utilised some have become redundant Participation of women with VI in livelihood activities requires both blindness-related and business-related skills. Whereas all blindness-related skills were found to be critical and necessary to the successful participation of the women with VI in livelihood activities, the business-related skills were found to be skills that should be offered on demand. Limited access to information on business related skills impede WWD with VI right to access livelihood opportunities skills which are relevant, timely, and regularly acquired, in addition to access to credit, are critical to the livelihood participation of women with VI Churches conduct livelihood development trainings but the needs of women with disabilities are not factored in these trainings. Some service providers do not factor in the needs of women with disabilities in their training programs The family could help or prevent the success of businesses established by women with VI Some families want women with VI to go out and beg Access to financial resources is critical in ensuring that women with VI establish their businesses Peoples' attitudes sometimes demoralize them as they think that because they were visually impaired, people thought they produced substandard or low-quality goods – stigmatisation Inability to access government interventions such as disability component of DACF Inability to market products due to poor mobility and discrimination
Gyamfi, (2020)	To explore the lived experiences and the barriers women with visual impairment face when seeking employment	Qualitative research methodology Interpretative description research design	10 visually impaired women aged between 30 and 50 years		1. Treated like we are not human 2. Limited opportunities and support for workforce	The barriers to the employment of women with visual impairment include: poor implementation of legislation, negative attitudes and behaviours, inadequate social support, difficult gender roles and expectations, inaccessible environments and poor preparation, training and accommodation. Even though the

					participation 3. Expected to fulfill gender roles in the home 4. Valued social support	women indicated that that they receive some support from church, community, family and government, the barriers overwhelm the support they receive to enable them actively participate in work.
Naami and Hayashi, (2012)	To describe a program implemented to empower women with disabilities in Northern Ghana.	Qualitative research methodology Descriptive research design	Members of 134 Alliance of Women with Disabilities in Northern Ghana		Empowerment Advocacy	Some women have assumed leadership positions in both disability and mainstream civic organisations Improvement in the economic situation of women as AWWD members have raised money to small business owned by their members Committee members of AWWD have been able to lead advocacy to influence the construction of public buildings such that it is accessible to PWDs
Komabu-Pomeyie, 2020	Identifying and analyzing the perceptions of women with disabilities and education policy professionals	Qualitative research methodology Case study research design	10 women with disabilities 8 stakeholders – 4 men, 4 women		Advocacy and implementation of Inclusive educational policy Introduction of disability studies in schools Counteract negative cultural beliefs about PWDs Educate public especially, students, teacher and community for attitudinal change Inadequate Financial Human and Material Resources Poor Data on women with disabilities	Only few WWDs knew about the Inclusive Educational policy Participants were marginalized or neglected by teachers, students and their communities because of lack of understanding of people with disabilities Participants desire to see some cultural practices in the country abolished Participants hold belief that people should be educated to change their attitudes on disability and people with disability especially women with disability There are some works done to implement the inclusive education policy Some challenges of implementing IE policy include: Insufficient number of people with adequate capacity to implement IE policy Inadequate funds allocated to support the implementation of IE policy There is the need to reduce class sizes to make education meaningful Weak database on WWD to help in planning for their needs and monitoring

Komabu-Pomeyie, 2019	To explore how women with disabilities experience or access formal education in Ghana through the Free Compulsory Universal Basic Education policy.	Qualitative research methodology Case study phenomenological research design	10 women with disabilities		Advocacy and implementation of Inclusive educational policy Introduction of disability studies in schools Counteract negative cultural beliefs about PWDs Educate public especially, students, teacher and community for attitudinal change	Only few WWDs knew about the Inclusive Educational policy Participants were marginalized or neglected by teachers, students and their communities because of lack of understanding of people with disabilities Participants desire to see some cultural practices in the country abolished Participants hold belief that people should be educated to change their attitudes on disability and people with disability especially women with disability
Global Call to Action Against Poverty, (2021)	To explore the education, employment and health issues that affect the lives of women with disabilities in Ghana.	Qualitative research methodology	11 women with disabilities	Stigmatisation and attitudes of family, neighbours and community Support to women with disabilities Barriers to political participation	Stigmatisation and attitudes of family, neighbours and community Support to women with disabilities Barriers to political participation	Widespread negative social norms and attitudes towards women and girls with disabilities continue to persist despite legal frameworks and provisions Current legal system does not protect women and girls with disabilities from abusive practices Political parties do not have guidelines that enable WWDs to engage in politics. There are no affirmative policies to enable WWDs to be considered for top positions in organisations School buildings are not accessible and learning materials are not adapted to the needs of women and girls with disabilities. There are no alternative and accessible education and opportunities for alternative and vocational education for WWDs Social protection programs do not cover all WWDs Information is not easily accessible to WWDs since the media or government are not sensitive to the needs of the deaf, blind and mute.

Nkuah, Angko, and Amoah, (2013)	To find the impact of microcredit on the lives of women with disabilities who gain access to microloans for business	Mixed research methodology Case study research design	58 women with disabilities who had access to microcredit		Accessing Microcredit Sources of Microcredit Challenges in Accessing Microcredit Loan repayment	Most WWD received the loans from NGOs with a few received from Rural Banks and Savings Groups Poor attitude of Microcredit Staff, fear of being indebted, family attitude and inability to secure group membership hinder women with disabilities from access to microcredit. Women with disabilities on the average received smaller loans that are between GHS 100.00 and GHS 400.00 About 80% of WWD in the district repaid the loans with ease Access to the loans improved the business of the WWDs Access to the microcredit contributed to an increase in the level of participation of WWDs in social activities
Boateng, (2022)	To explore the experiences and perspectives of women with disabilities who make a living on the streets of Ghana	Qualitative research methodology Explorative research design	10 women with disabilities	Cultural beliefs on girl-child education Negative attitudes of teachers and colleagues leading to dropping out Family support is needed to enable WWD access education Inaccessible school infrastructure (physical environment) Non-availability of assistive learning devices or resources	Little or no education of WWD prevents from the job market Lack of or inadequate start-up Lack of support from family, community or government	Parents did not believe in girl-child education or did not see the need to educate their child with a disability Illiteracy of some women with disabilities on the street is not as a result of disability rather due to cultural beliefs and traditions on educating the girl child. Inaccessible school infrastructure such as toilets and urinals could curtail the education of WWD Sometimes WWDs face multiple factors that prevent them from accessing or completing education Little or no education of WWD as a result of cultural beliefs or poverty from getting their dream jobs or the job market Lack of or inadequate start-up capital prevents WWDs from establishing their trades even after learning from vocational institutions
Gbagbo, Quansah, and Ameyaw (2023)	Investigate the experiences of students with disabilities in a public university campus	Mixed research methodology Sequential explanatory mixed method design	119 students with various disabilities (62 males, 57 females) for quantitative study 12 students (5 males and 7 females)	Awareness of sexual coercion and harassment policy Nature of coercion or harassment Perceived causes of coercion or harassment Effects of sexual coercion and harassment		Students do not know that a sexual harassment policy exists due to inappropriate mode of presenting the sexual harassment policy Sexual harassment policy presented in only a manner that benefits students with no disabilities Students being sexually harassed in ways that is difficult for them to identify perpetrators. Students harassed by their colleague males with disabilities Sexual harassment or coercion usually comes from people who are close to the

				Perpetrators of sexual harassment or coercion Coping strategy		victims (WWD) and are in positions to offer assistance to them Sexual coercion and harassment of WWD causes emotional disturbance, feelings of shame, discourages victims from participating in school/class activities, unable to concentrate in class, and negatively affects the grades of WWDs. However, 2 participants consider it as a normal incidence since it occurs to women without disabilities too. Another considered it as a privilege for persons without disabilities to even find them attractive in their state. Perpetrators include colleague male students with or without disabilities, persons close to them who offer assistance to them and some lecturers WWDs usually cope by staying away from perpetrators or by asking perpetrators to stay away from them.
Naami and Liese, (2011)	To explore the impact of unemployment on women with physical disabilities	Qualitative research methodology Phenomenological research design	10 unemployed women with disabilities		Poverty Inadequate Social participation	Poverty is the major challenge facing unemployed WWPd. They have irregular and inadequate incomes as a result of their exclusion from the labor market. Majority of them engage in menial and debasing activities, such as begging, as a means of survival. Even though they earn more through begging than other menial jobs the beggars encounter sexual harassment and scorn. Due to poverty, WWPd are unable to afford basic necessities of life – food clothing, electricity and transportation Unemployed WWPd who participated in the study had limited opportunities for social participation. They are unable to pay group dues to participate in activities of social support groups
Akoto, Nketsia, Opoku, Fordjour, and Opoku (2022)	To gain in-dept understanding of psychological support institutionalized for students with disabilities	Qualitative research methodology	11 – persons with disabilities 10 – students with disabilities 2 – female students with disabilities 1 – male lecturer with disabilities	Support from family Support from peers Support from institutions		Students received most of their psychological support from their families. Peer support where friends offered assistance in terms of mobility to students was also critical for the support to stay and navigate campus life since they were not given any disability-specific orientation. Findings suggests that aside from their own academic pursuits peers sometime perform extra roles of caregiving to students with disabilities as the university did not provide peer tutors but their colleagues offered to perform such roles Unfortunately, not much support is received by students from institutions. Even though institutions are to provide; psychological, academic and financial support. They only provide academic support through the university. Guidance and counselling is poor as students do not obtain the support they need. Financial

						support from state institutions is complicated and almost non-existent.
Naami (2013)	To develop an understanding about the relationships among disability gender and employment in Northern Ghana	Quantitative research methodology Exploratory descriptive quantitative research design	110 – persons with disabilities 60 – women with disabilities 50 – men with disabilities		Unemployment Employment Income Support	More than half of employed persons with disabilities are women who work mostly in marginal, seasonal, and menial jobs Levels of education were lower in women than in men Discrimination is the biggest challenge to employing persons with disabilities especially women Women with disabilities earn significantly lower income than men with disabilities Majority of persons with disabilities especially women live in poverty Most women with disabilities who are employed live in poverty because they worked in marginal, seasonal and menial jobs. Negative perceptions about capabilities, discrimination and exclusion are some of the biggest challenges facing persons with disabilities who are employed Families are the main source of support for both men and women with disabilities
Akoto, Nketsia, Opoku and Opoku (2023)	To explore the factors that influence students with disabilities to access and participate in higher education	Qualitative research methodology Phenomenological research design	11 – participants 8 – male students with disabilities 2 – female students with disabilities 1 – lecturer with disability	Safety needs Belongingness and love needs Esteem needs Cognitive and transcendence needs		Most of the participants mentioned that their motivation to attain higher education is due to the need to obtain better financial benefits in order to provide for themselves and families. They also indicated that they were motivated due to the high educational attainment by members of their families. They did not want to be the odd ones in their families. Thus students with disabilities with highly education parents and siblings have a strong desire to access and participate in higher education. They are motivated to prove to society and other persons with disabilities that women with disabilities are capable of attaining higher education Only a few participants indicated that they are motivated by cognitive needs rather their motivation stems from values that transcend personal needs.
Bukar, Quarshie, & Opoku, (2023)	To examine the lived experiences of physically challenged women entrepreneurs in the Sekondi-Takoradi Metropolis	Qualitative research methodology Exploratory research design	6 women entrepreneurs with disabilities		Reasons for venturing into entrepreneurship	The reasons for venturing into entrepreneurship include: financial security, respect and recognition, proof of their capabilities, inheritance, feeling fulfilled, sense of independence and resilience. Education enabled WWD to accept their situation and explore life goals regardless of challenges The WWD mentioned that education and support from family is need to start and survive as an entrepreneur

						The WWDs believe that they are just as capable as people without disabilities in terms of putting resources in action to make more resources They have a positive mindset that enables them to engage in business there by countering negative thoughts about their capabilities held by Ghanaian society They are aware of their present predicament and have psyched up their minds to double their efforts as compared to their able-bodied counterparts. They admit that entrepreneurship for a physically challenged woman is checkered so they need more time, training, support and effort than the non-disabled.
Owoo, (2025)	To illustrate disability-education gaps by sex and location	Quantitative research methodology Descriptive and empirical research design	10 percent sample of the 2021 Ghana Population and Housing Census	Educational attainment Schooling lag Educational outcomes		Compared to boys with no disabilities in rural areas, schooling lags are lower for females with moderate disabilities in urban areas Compared to adult males without disabilities, adult females with moderate and severe disabilities have lower likelihoods of educational attainment Women with severe and moderate sight challenges have lower educational attainment as compared to their male counterparts While other disability types are associated with lower attainment among men, the additional effect of being female with these same disabilities is to further reduce attainment. The only exceptions are cognition and communication difficulties, where the additional effect of being female is to increase the likelihood of attainment. Women with disabilities from the northern parts of Ghana are associated with lower levels of educational attainment as compared to other parts of the country Compared to men in rural areas with no disabilities, women with moderate and severe disabilities in urban areas are associated with worse education outcomes Women with moderate and severe disabilities are associated with worse educational outcomes
<u>Kassah, (2008)</u>	To sensitize policy-makers and other stakeholders in attempts to find empowering	Qualitative research methodology	8 – beggars with disabilities 7 – male 1 - female		Mobility needs Embarrassment at school	Care for family or welfare for family is the major reason or push why female beggars with disabilities continue to engage in this activity.

	alternatives to begging				Harassment at work Fear of customers' reaction	
Bourgeois, (2011)	To provide a local illustration not of what sport is meant to do, but rather what sport actually does for a particular group of urban Ghanaian women and men with disabilities.	Qualitative research methodology	22 - athletes with disabilities 9 - female athletes with disabilities 13 - male athletes with disabilities		Respect Movement Something doing Appearance Recognition Marvel or mockery?	The most significant motivation for and benefit for participating in sports is the respect WWDs have acquired from community and family WWDs feel they are active, unlike other PWDs like beggars who just sit and do nothing and people respect movement. Participating sports gets them socially recognised- visibly doing something Sports makes them appear differently from the PWDs Recognition through sports WWDs in sports worry more than their male counterparts in terms of marriage, education and employment. On court, the women also have to fight for access for venue, playing time and in terms of nature of play.
Nseibo, (2020)	To explore the experiences of children and youth with mobility impairment in four basic education settings with the purpose of identifying appropriate educational support systems to enhance their education	Qualitative research methodology Exploratory case study research design	44 - participants 20 - children/youth with mobility impairments (11 females, 9 males) 20 - parents of children/youth with mobility impairment (12 females, 8 males) 4 - Head teachers (2 females, 2 males)	Onset of disability and its impact on schooling Barriers to accessing basic school education Wasting time in school		Children with MI at birth had a delay in starting school till about 12 years or more. Others stopped briefly due to time spent on finding cure, accessibility or the need to find new schools that would suit their needs Barriers to accessing basic schools include; difficult access to schools, hostile attitudes towards children with disabilities both at home and at school, inaccessible school layout, unavailability of qualified teachers and educational support systems, and negative social experiences. There is no school progression due to class stagnation, no class assessment and no graduation.
Singal, Mahama, Iddrisu, Casely-Hayford, & Lundebye, (2015)	To understand the educational journey and employment prospects of young persons with disabilities as well as perceptions towards disabilities of people around them	Qualitative research methodology	23 young PWDs 9 - females 14 - males	School: access and participation Experiences in school Perceived benefits of education Realised outcomes of schooling: employment and community participation		Women with impairments have the lowest levels of schooling Family is the main facilitator in encouraging women with impairments to attend and progress through school Financial costs of schooling is a significant barrier to WWDs progress through school Distance to travel to school is a barrier to WWDs in accessing and completing school Experiences in school revealed that most WWD depended on their peers for learning and support. Facilities to support WWDs were not existent There is a generally perceived positive benefits to be derived from education by the WWDs The WWDs believe that due to education they are not on the streets begging, they

						are communal recognised and are employed
Hamenoo & Dayan, (2021)	To explore the experiences of children living with disabilities in IE institutions in Ghana	Qualitative research methodology Phenomenological research design	10 - children (students) with disabilities 5 – female 5 - male	Participants' perception of inclusive education Peer acceptance Infrastructure Teachers' Attitude Repetition and withdrawal		Some girls with disabilities are ignored or mocked by their peers when they are unable to understand things taught in class Some GWD suffer bullies and humiliation based on their disability status while others are happy to be in school due to support from their peers The girls with disabilities are unhappy with their school environment GWD reported that they receive help from their teachers GWD are in lower classes than they ought to be due to their condition
ICED, UG and MF (2023)	To assess the policy landscape relating to inclusion in education and employment for young men and women with disabilities in Ghana	Literature review and Qualitative study	Documents review 11 key informant interviews	School completion Implementation gaps and challenges	Implementation gaps and challenges Innovative and promising practices	Primary to Secondary school completion is overall slightly lower in females than in males There are fewer women with disabilities in the digital space due to barriers to progression in education for women, and particularly young women, with disabilities Limited teacher training on disability inclusion and insufficient resources Lack of assistive technology and inclusive materials Lack of disability-inclusive institutional policies and programmes Inaccessible infrastructure Lack of policy prioritisation and enforcement Negative attitudes, discriminatory practices, and structural barriers Insufficient funding and limited access to assistive technology Disconnect between skills training and market demands Employability skills training and networking Job matching and employer training Mentoring and role models Micro-finance and vocational training
Aldersey, Lartey, Gabriels, Xu, Abrahams, Batorowicz, Lorenzo, (2024)	To capture the perspectives of youths with disabilities who left school sooner than desired	Qualitative research methodology Participatory research.	Ghana – 4 male, 4 - female	Social environments Physical environment Managing health challenges		Key relationships and social support systems are important they WWDs staying in and completing school WWDs experience discriminatory attitudes, beliefs, feelings, and behaviours WWDs argued that some people have low expectations of them that led to they dropping out of school Teasing and mocking at school WWDs mentioned that shame/self-stigma/isolation caused them to drop out of school WWD mentioned that physical environments in schools are inaccessible and unsafe WWDs who were in segregated schools did not face any challenges in accessing information and communication. They

						also maintained that there are inadequate assistive communication devices WWD drop out of school because their inability to manage impairment related health challenges.
Annor, Nyarko, & Mensah, (2023)	To explore barriers to thriving at the workplace, experiences of combining work and family responsibilities, and resources that facilitate integration of work and family roles among PWD in Ghana	Qualitative research methodology Qualitative descriptive research design	20 participants 11- females 9 - males		Workplace barriers Juggling work and family responsibilities Available and desired resources Psychological well-being	Discrimination suffered by some WWD, some had to resort to self employment due to several rejections. Others had their appointment terminated after maternity leave. Environmental constraints – some WWDs have to pay extra for transportation to and from work because of the disability-unfriendly public transport system WWD who are self employed described their work schedule to be flexible Conflict between work and family roles – WWDs mentioned it exists and its tiring and stressful Synergies between work and family roles – WWDs stated that combining the two roles enhance their self esteem and mental health Resources for combining work and family roles – WWD maintained that support from their husbands enable that WWD mentioned that work helped to building confidence in self They expressed satisfaction about their work
Chrysogonus (2020)	To examine the inclusion of girls with disabilities in Senior High Schools (SHSs) in Ghana	Quantitative descriptive survey	300 adolescent girls with disabilities	Types of disabilities in SHS Barriers to education		25% of girls in SHSs in Ghana have visual impairment 11% of the girls have mobility impairments These girls do have access to assistive devices The girls face stigmatization in their schools which lead to low confidence, low self-esteem, feeling of unhappiness and self-pity and low grads in school
Edor, (2025)	To investigate the economic participation of women with disabilities in the Ga East Municipality, Ghana, focusing on the specific obstacles they face in achieving economic independence	Qualitative research methodology Phenomenological research design	10 women with disabilities		Living with disability Meaning of employment and self employment Entrepreneurship journey Challenges encountered Support systems and resources Strategies for overcoming challenges	WWD encounter stigmatization, prejudice and discrimination in their daily lives. People (potential employers) feel that they are limited, thus cannot perform certain tasks They also sense bias against them in recruitment processes For WWDs, employment/self-employment goes beyond just financial security as it gives them a sense of purpose and social integration Some WWDs venture into entrepreneurship due to rejection from jobs. Their motivation is to live good lives, hence entrepreneurship. The biological make-up of women in addition to their health complications from disabilities make self-employment challenging Mobility is a major challenge in self-employment Start-up capital

						Societal stigmatisation and marginalization Disability allocation of the DACF was helpful Problem solving Approaches, Business strategies and adaptation and innovation were discussed as strategies for overcoming challenge Good relationship with apprentices Collaboration with partners to market goods Family support
Kyei-Gyamfi, Kyei-Arthur, Abutima, Allotey, Afrifa, Sakyi-Boadu, & Sakyi, (2025)	To provide actionable insights by examining the perspectives of children with visual impairments on their school facilities, their satisfaction levels and their recommendation form improving inclusion.	Mixed research methodology	288 Children with visual impairments 120 - females 168 – males 73 - Key Informants	Satisfaction with school facilities Reasons for satisfaction with school facilities Measures to enhance inclusion of CwVIs in teaching and learning		Most of the girls with visual impairments expressed satisfaction with their school facilities. They stated; safe classroom furniture arrangement to prevent accidents and mobility-friendly school compounds such as covered gutters as reasons. They also revealed that there was support for developing their talents as a tutor was patient to guiding them to weave and do various crafts. Those that expressed dissatisfaction cited unsafe school compounds as reason – open gutters, gullies, bushy environments and poorly structured buildings. Also stated was insufficient number of teachers in school as well as educational materials due to increasing population of students.
Naami, (2015)	To develop understanding about the relationships among disability, gender and employment in Northern Ghana	Quantitative research methodology Exploratory descriptive quantitative research design	110 persons with disabilities 60 - females with disabilities 50 - males with disabilities		Unemployment Employment Income Support	24.8% of respondents are unemployed Unemployment rates are higher for women with disabilities (59.3%) as compared to men with disabilities (40.7%) Visually impaired people are the group of PwD most likely to be unemployed (40.3%) Discrimination, inadequate start-up capital and skills was cited as barriers to employment. A few more women than men suffer from discrimination which is the major cause. More than half (64.2%) of the of 75.2% of the persons who are employed are self-employed working in marginal, seasonal and menial jobs. More females (53.7%) than males indicated that they were employed. Women (72.7%) dominate the self-employment sector compared to males. The most employed disability type is persons with physical disabilities (57.7%) Most of the PwD employed by the government are teachers and there are more male teachers (35.1%) than female teachers (18.2%). More people with visual disabilities (57.1%) were hired by the government as compared to people with other types of disabilities

						The private sector tended to hire more people with hearing disabilities (71.4%) than the other types of disabilities. The challenges faced as work was negative perceptions about their capabilities and exclusion. The self-employed further identified inadequate funding for their businesses, delayed and/or no payment for services, lack of stores for their businesses, and marketing difficulties, while those in the government and private sectors pointed out the lack of accommodation on the job. Men with disabilities earn significantly higher incomes than women with disabilities. Participants working in the government sector earned more than those in the private sector and those that are self-employed Majority of PwD who engaged in begging are those with visual impairments (88.9%) Their families are their main source of support More women than men received support from the church and NGOs The educational levels of males with disabilities were significantly higher than their female counterparts
--	--	--	--	--	--	--

Appendix 2: Summary of Papers Included in the Review

S/N	Included Paper	Focus Area	Research Objective	Research Methodology	Study Design	Sampling Method	Participants	Data Collection Instrument	Analysis Used
1	Komabu-Pomeyie, (2020)	Education	Identifying and analyzing the perceptions of women with disabilities and education policy professionals	Qualitative Research	Case study	Purposive	10 women with disabilities 8 stakeholders – 4 men, 4 women	Interviews	Thematic Content
2	Komabu-Pomeyie, 2019	Education	To explore how women with disabilities experience or access formal education in Ghana through the Free Compulsory Universal Basic Education policy.	Qualitative research	Phenomenological	Purposive	10 women with disabilities	Interviews	Thematic
3	Gbagbo, Quansah, and Ameyaw (2023)	Education	To investigate the experiences of students with disabilities in a public university campus	Mixed research	Sequential explanatory mixed method design	Purposive	119 students with various disabilities (62 males, 57 females) for quantitative study 12 students (5 males and 7 females)	Questionnaire and interviews	Descriptive and Thematic analysis
4	Akoto, Nketsia, Opoku, Fordjour, and Opoku (2022)	Education	To gain in-dept understanding of psychological support institutionalized for students with disabilities	Qualitative research	Exploratory	Purposive and Snowballing	11 – persons with disabilities 10 – students with disabilities 2 – female students with disabilities 1 – male lecturer with disabilities	Semi-structured interviews	Thematic analysis
5	Akoto, Nketsia, Opoku and Opoku (2023)	Education	To explore the factors that influence students with disabilities to access	Qualitative research	Phenomenological	Purposive	11 – participants 8 – male students with disabilities	Semi-structured interview guide	Thematic analysis

			and participate in higher education				2 – female students with disabilities 1 – lecturer with disability		
6	Owoo, (2025)	Education	To illustrate disability-education gaps by sex and location	Quantitative research methodology	Descriptive and empirical research design	Convenience sampling - 10 percent sample of the 2021 Ghana Population and Housing Census	About 2.2 million children and adults	Secondary data	Regression analysis
7	Nseibo, (2020)	Education	To explore the experiences of children and youth with mobility impairment in four basic education settings with the purpose of identifying appropriate educational support systems to enhance their education	Qualitative research	Phenomenological	Purposive sampling	44 – participants 20 – children/youth with mobility impairments (11 females, 9 males) 20 - parents of children/youth with mobility impairment (12 females, 8 males) 4 – Head teachers (2 females, 2 males)	Interviews	Thematic analysis
8	Singal, Mahama, Iddrisu, Casely-Hayford, & Lundebye, (2015)	Education	To understand the educational journey and employment prospects of young persons with disabilities as well as perceptions towards disabilities of people around them	Qualitative	Multi-site narrative	Purposive sampling	23 young persons with disabilities 9 - females 14 - males	Interview and observations	Thematic and policy analysis
9	Hamenoo & Dayan, (2021)	Education	To explore the experiences of children living with disabilities in IE institutions in Ghana	Qualitative	Phenomenological	Purposive sampling	10 - children (students) with disabilities 5 – female 5 - male	Interviews	Thematic analysis
10	Aldersey, Lartey, Gabriels, Xu, Abrahams, Batorowicz, Lorenzo, (2024)	Education	To capture the perspectives of youths with disabilities who left school sooner than desired	Qualitative research	Multi-site participatory	Purposive sampling	Ghana – 4 male, 4 – female	Focus group discussions	Thematic analysis

11	Chrysogonus (2020)	Education	To examine the inclusion of girls with disabilities in Senior High Schools (SHSs) in Ghana	Quantitative research	Descriptive survey	Purposive	300 adolescent girls with disabilities	Structured questionnaire	Descriptive statistics
12	Kyei-Gyamfi, Kyei-Arthur, Abutima, Allotey, Afrifa, Sakyi-Boadu, & Sakyi, (2025)	Education	To examine the perspectives of children with visual impairments on their school facilities, their satisfaction levels and their recommendation form improving inclusion.	Mixed-methods research	Sequential explanatory	Quota and purposive sampling	288 children with visual impairment 120 – females 168 - males 73 Key informant interviews 14 Focused group discussions	Questionnaire, interviews, focus group discussions, observations and document reviews and stakeholder consultation	Descriptive and Thematic analysis
13	Gomda, Sulemana and Zakaria, (2022)	Education	Review of literature on all inclusive education as a social welfare service for disabled children, considering existing hinderances to access.	Literature Review	Narrative Review	Convenience	No participants	No data collection instrument	Thematic analysis
14	Global Call to Action Against Poverty, (2021)	Education, Employment and Health	To explore the education, employment and health issues that affect the lives of women with disabilities in Ghana.	Qualitative	Case study	Purposive	11 women with disabilities	Interviews, Focus Group Discussions, and Literature review	Thematic analysis
15	ICED and UG (2023)	Education and Employment	To assess the policy landscape relating to inclusion in education and employment for young men and women with disabilities in Ghana	Mixed-methods research	Sequential explanatory	Purposive and Snowballing	11 Key Informants 2017/18 UNICEF Ghana Multiple Indicator Cluster Survey	Interviews and Literature review	Thematic analysis
16	ICED, UG and MF (2023)	Education and Employment	To assess the policy landscape relating to inclusion in education and employment for young men and	Qualitative	Exploratory	Purposive and Snowballing	30 young men and women with disabilities 15 – women 15 – men	Interview	Thematic analysis

			women with disabilities in Ghana						
17	Naami, Hayashi, & Liese, (2012)	Employment	To examine issues associated with unemployment of women with physical disabilities in Tamale and make recommendation to improve their conditions	Qualitative	Phenomenological	Purposive and Snowballing	24 participants 10 women with physical disabilities 2 Focus group discussion 6 stakeholders from state institutions 8 from civil society organisations	Interviews and Focus group discussions	Thematic analysis
18	Agbetteor, (2021)	Employment	To explore how livelihood development opportunities offered by Ghana Blind Union and partners achieve self-employment and economic empowerment of women with visual impairment in Ghana	Qualitative	Case study	Purposive	14 women with visual impairment 6 service providers. 2 staffs each from government agency, rural and Ghana Blind Union	Interviews and Focus group discussions	Thematic analysis
9	Gyamfi, (2020)	Employment	To explore the lived experiences and the barriers women with visual impairment face when seeking employment	Qualitative	Interpretative description	Purposive	10 visually impaired women aged between 30 and 50 years	Interviews	Thematic analysis
20	Naami, & Hayashi, (2011)	Employment	To describe a program implemented to empower women with disabilities in Northern Ghana.	Qualitative	Case study	Purposive	34 members of Alliance of Women with Disabilities in Northern Ghana	Interviews	Descriptive analytic
21	Nkuah, Angko, and Amoah, (2013)	Employment	To find the impact of microcredit on the lives of women with disabilities who gain access to microloans for their businesses	Mixed-methods	Case study	Simple random sampling and purposive	58 women with disabilities who had access to microcredit	Questionnaire and interviews	Descriptive statistical analysis
22	Boateng, (2022)	Employment	To explore the experiences and perspectives of	Qualitative	Phenomenological	Purposive and Snowballing	10 women with disabilities	Interviews	Thematic analysis

			women with disabilities who make a living on the streets of Ghana						
23	Naami and Liese, (2011)	Employment	To explore the impact of unemployment on women with physical disabilities	Qualitative	Phenomenological	Purposive and snowballing	10 unemployed women with physical disabilities	Interviews	Thematic analysis
24	Naami (2015)	Employment	To develop an understanding about the relationships among disability gender and employment in Northern Ghana	Quantitative	Exploratory descriptive	Purposive and simple random sampling	110 – persons with disabilities 60 – women with disabilities 50 – men with disabilities	Questionnaire	Descriptive statistics
25	Bukari, Quarshie, & Opoku, (2023)	Employment	To examine the lived experiences of physically challenged women entrepreneurs in the Sekondi-Takoradi Metropolis	Qualitative	Phenomenological	Purposive	6 women entrepreneurs with disabilities	Interviews and Observation	Thematic analysis
26	Kassah (2008)	Employment	To sensitize policy-makers and other stakeholders in attempts to find empowering alternatives to begging	Qualitative	Case study	Purposive	8 – beggars with mobility disabilities 7 – male 1 - female	Interview and observation	Thematic analysis
27	Bourgeois, (2011)	Employment	To provide a local illustration not of what sport is meant to do, but rather what sport actually does for a particular group of urban Ghanaian women and men with disabilities.	Qualitative	Ethnographic	Purposive and Snowballing	22 - athletes with disabilities 9 – female athletes with disabilities 13 – male athletes with disabilities	Interviews and observation	Thematic interpretative and narrative analysis
28	Annor, Nyarko, & Mensah, (2023)	Employment	To explore barriers to thriving at the workplace, experiences of combining work and family responsibilities, and resources that facilitate integration of work and family	Qualitative	Exploratory	Purposive	20 employed persons with disabilities 11- female 9 - male	Interviews	Thematic analysis

			roles among PWD in Ghana						
29	Edor, (2025)	Employment	To investigate the economic participation of women with disabilities in Ga East Municipality, Ghana focusing on the specific obstacles they face in achieving economic independence	Qualitative	Phenomenological	Purposive	10 women with physical disabilities	Interviews	Thematic analysis

Appendix 3: List of Papers Included in this Review

1. Komabu-Pomeyie, Sefakor Grateful-Miranda Ama, "The Challenges Of Inclusive Education Policy Implementation in Ghana: Stakeholders' Perspectives" (2020). Graduate College Dissertations and Theses. 1206. <https://scholarworks.uvm.edu/graddis/1206>
2. Komabu-Pomeyie, Sefakor. (2019). Education for Women and Girls with Disabilities in Ghana: A Powerful Tool for Change. EViE: Emerging Voices in Education. 1. 10.17918/6af7-rf94.
3. Chrysogonus, A. (2020). Expanding Spaces for Adolescent Girls with Disabilities in Senior High Schools in Ghana. *The International Journal of Humanities & Social Studies*, 8(5). <https://doi.org/10.24940/theijhss/2020/v8/i5/HS2005-097>
4. Global Call to Action Against Poverty. (2020). *Leave No Woman Behind: National report on the situation of women with disabilities in Ghana, 2020*. <https://gcap.global/wp-content/uploads/2021/02/LNWB-Ghana-Country-Report-1.pdf>
5. Gbagbo, F. Y., Rockson, G. N. Y., Quansah, F., & Ameyaw, E. K. (2023). Sexual Coercion and Harassment of Students with Disabilities in a Public University in Ghana. *Journal of Sex & Marital Therapy*, 49(7), 798–815. <https://doi.org/10.1080/0092623X.2023.2211577>
6. Akoto, Y., Nketsia, W., Opoku, M. P., Fordjour, M. O., & Opoku, E. K. (2022). Applying a socio-ecological model to understand the psychosocial support services available to students with disabilities in universities. *Education Policy Analysis Archives*, 30, (152). <https://doi.org/10.14507/epaa.30.7237>
7. Akoto, Y., Nketsia, W., Opoku, M. P., & Opoku, E. K. (2023). Factors motivating students with disabilities to access and participate in university education in Ghana. *Higher Education Research & Development*, 42(2), 261–274. <https://doi-org.uml.idm.oclc.org/10.1080/07294360.2022.2052818>
8. Owoo, N. S. (2025). Disability and Education in Ghana: Intersections With Sex and Location. *Population and Development Review*, 51(2), 797–827. <https://doi.org/10.1111/padr.70003>
9. Nseibo, J. K. (2021). *Exploring the experiences of children and youth with mobility impairments in four basic educational settings in Ghana*. Faculty of Health Sciences, Department of Health and Rehabilitation Sciences. Retrieved from <http://hdl.handle.net/11427/34022>
10. Singal, N., Mahama Salifu, E., Iddrisu, K., Casely-Hayford, L., & Lundebye, H. (2015). The impact of education in shaping lives: reflections of young people with disabilities in Ghana. *International Journal of Inclusive Education*, 19(9), 908–925. <https://doi.org/10.1080/13603116.2015.1018343>
11. Hamenoo, E. S., & Dayan, V. (2021). Inclusive Education and Disabilities: Narratives from Ghana. *Disability, CBR & Inclusive Development*, 32(1), 37–51. <https://doi.org/10.47985/dcidj.385>
12. Gomda, A., Sulemana, N., & Zakaria, H. (2022). Access to Education for Persons with Disabilities in Ghana: A Review. *Environmental Sciences Proceedings*, 15(1), 50. <https://doi.org/10.3390/environsciproc2022015050>
13. Aldersey, H. M., Lartey, J., Gabriels, S., Xu, X., Abrahams, D., Batorowicz, B., ... Lorenzo, T. (2024). "I Really Wanted to Further My Education but That Wasn't Possible": Out of School Experiences of Youth with Disabilities in Ethiopia, Ghana, and South Africa. *International Journal of Disability, Development and Education*, 72(2), 195–212. <https://doi.org/10.1080/1034912X.2024.2317476>

14. International Centre for Evidence in Disability, & University of Ghana. (2023). *Disability-inclusive education and employment: Understanding the context in Ghana*. London, UK: ICED. Retrieved from: <https://www.lshtm.ac.uk/sites/default/files/2024-02/Phase%201%20Ghana.pdf>
15. International Centre for Evidence in Disability, University of Ghana, & Mastercard Foundation. (2023). *Disability-inclusive education and employment: Understanding the experiences of young men and women with disabilities in Ghana*. London, UK: ICED. Retrieved from: <https://www.lshtm.ac.uk/sites/default/files/2024-02/Phase%202%20Ghana.pdf>
16. Kyei-Gyamfi, S., Kyei-Arthur, F., Abutima, T. K., Allotey, A. A., Afrifa, H., Sakyi-Boadu, E., & Sakyi, K. S. (2025). Challenges in Education for Visually Impaired Children in Ghana: A Path to Inclusion. *International journal of pediatrics*, 2025, 6653071. <https://doi.org/10.1155/ijpe/6653071>
17. Naami, A., Hayashi, R., & Liese, H. (2012). The unemployment of women with physical disabilities in Ghana: issues and recommendations. *Disability & Society*, 27(2), 191–204. <https://doi.org/10.1080/09687599.2011.644930>
18. Agbettor, E. L. B. (2021). *Livelihood development for women with vision impairments in the informal sector in Ghana*. Faculty of Health Sciences, Department of Health and Rehabilitation Sciences. Retrieved from <http://hdl.handle.net/11427/35665>
19. Gyamfi, N. M. (2020). *The lived experiences of women with vision impairment seeking employment in Kumasi, Ghana* (Unpublished master's thesis). University of Manitoba. Retrieved from: <https://mspace.lib.umanitoba.ca/>
20. Naami, A., & Hayashi, R. (2011). Empowering women with disabilities in northern Ghana. *Review of Disability Studies: An International Journal*, 7(2). Retrieved from: <https://rdsjournal.org/index.php/journal/article/view/134/436>
21. Nkuah, J. K., Angko, W., & Amoah, A. A. (2013). Weaning women with disability in Ghana from poverty: Is micro-credit the solution? *International Journal of Research in Management*, 5(3), 1–20. Retrieved from http://www.rspublication.com/ijrm/ijrm_index.htm
22. Boateng, G. (2023). *Surviving on the streets: Examining the situation of women with disabilities in Central Ghana* (Unpublished master's thesis). University of Manitoba. Retrieved from [mspace.lib.umanitoba.ca content](https://mspace.lib.umanitoba.ca/content)
23. Naami, A., & Liese, H. (2011). The impact of unemployment on women with physical disabilities in tamale, ghana. *International Journal of Diversity in Organizations, Communities, and Nations*, 11(2), 117-128. doi:<https://doi.org/10.18848/1447-9532/CGP/v11i02/38987>
24. Naami, A. (2015). Disability, gender, and employment relationships in Africa: The case of Ghana. *African Journal of Disability*, 4(1), 1-e11. <https://doi.org/10.4102/ajod.v4i1.95>
25. Bukari, S., Quarshie, M. A., & Opoku, F. (2021). Exploring the perspectives of physically challenged women entrepreneurs in the Sekondi-Takoradi Metropolis, Ghana. *Journal of Enterprising Communities: People and Places in the Global Economy*. Advance online publication. <https://doi.org/10.1108/JEC-03-2021-0042>
26. Kassah, A. K. (2008). Begging as work: a study of people with mobility difficulties in Accra, Ghana. *Disability & Society*, 23(2), 163–170. <https://doi.org/10.1080/09687590701841208>
27. Bourgeois, A.-M. (2012). Contested perspectives of “marvel” and “mockery” in disability and sport: Accra, Ghana. In J. M. Le Clair (Ed.), *Disability in the Global Sport Arena* (1st ed., pp. 169–182). Routledge. <https://doi.org/10.4324/9780203718001-13>
28. Annor, F., Nyarko, E., & Mensah, E. (2023). Barriers to Work, Psychosocial Resources, and Work-Family Balance: Exploring Lived Experiences of Persons with Disabilities in Ghana.

- Journal of Applied Social Science*, 18(1), 3-18. <https://doi.org/10.1177/19367244231196513>
(Original work published 2024)
29. Edor, H. E. (2025). *Changing the narrative: Economic participation of women with disability* (Master's thesis, University of Ghana). Retrieved from <https://ugspace.ug.edu.gh/items/6feea576-530a-46e5-a5fb-e613a4450a4e>