

The Inclusion of Women with Disabilities in Internal Savings and Lending Schemes (ISALS) by the Ministry of Women Affairs, Community, and Small and Medium Enterprises Development in Harare Metropolitan Province, Zimbabwe

Tadios Chisango, Tapiwa Gladys Simango, Rumbidzai H. Chibanda, Itai H. Mafa.

Abstract

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

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