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Nexus of Gender and Disability: An Intersectional Study on Shaping Lives of University Students

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Abstract

The current study attempted to explore the intersection of gender and disability in university students. It was observed that how the nexus of gender and disability shapes lives. Disability poses many problems for each individual. However, in the context of Pakistani society, the intersection of disability with gender is not explored much. The purpose of this research was to understand the differences between girls and boys as they face disability. This was a qualitative study. The students of public and private sector universities of Lahore were interviewed in this phenomenological study. A total number of eight (8) students including 4 male and 4 female students with physical and visual disability were interviewed. The gender differences were examined through qualitative thematic content analysis. The findings showed that disability tends to effect the social inclusion of the people with special needs. The nexus of disability and gender marginalize women more as compared to men. Women lose confidence which, in turn, impacts their emotional and psychological well-being. The current study is one of the very few researches which explored the intersection of gender and disability among the university students of Lahore, Pakistan. On the basis of the findings, future research could be conducted on a bigger population and with different research designs. Additionally, this study is a step in the direction of raising awareness regarding the added issues faced by girls and women with disabilities.

Keywords: disability, impairment, intersectionality, intersection of gender and disability, marginalize, physical disability, special needs, visual impairment

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Introduction

Disability is considered as a restriction with needed competencies. Its association is more complex when it intersects with gender, class, poverty, and other abilities of social, cultural, political, and economic dimensions shaping the lives of individuals (Brown & Moloney, 2019; Naples et al., 2019; Forber-Pratt et al., 2020; Horner-Johnson, 2020). Disability is linked with multidimensional terms that involve certain limitations and restrictions. The terms namely impairment, disability, or special need are used prejudicially without knowing what they stand for. The significance of these terms varies from person to person because of having segregated assumptions, interpretations, and experiences. Disability could be of any type for instance, physical, mental, or sensory (visual/hearing) where some special assistance is required to fulfill that particular special need. Finkelstein (1993) explained disability as an 'attitudinal and environmental barrier rather than functional limitations.' It is further perceived as a stigma resulting in discrimination (Hahn, 1993) and an unfortunate forced dependency on others (DeJong, 1979), a handicap that discourages the person with disability in their social roles by the community (Myers, 1965; Brandt & Pope, 1997; Hiranandani & Sonpal, 2010). Leonardi et al. (2006) explored that in United Nation's (UN) convention panel, disability is summarized as 'difficulty in functioning at the body, person, or societal levels, in one or more life domains, as experienced by an individual with a health condition in interaction with contextual factors.'

Disability, worldwide and particularly in Asian society has negative interaction (Razzaq & Rathore, 2020). Bickenbach (2011) reported statistics from World Bank that around 15% of the population worldwide experience some kind of disability and the prevalence is much higher in the developing countries. Pakistan is also a developing country where approximately 27 million of the total population is living with some kind of disabilities (British Council, 2014), which is greater than the total population of New Zealand, Norway, Kuwait, or Lebanon. (Waqar, 2014). There is less and weak control of legislation but also the environment and public's manner to treat people with disabilities is undesirable (Arsh & Darain, 2019; Razzaq & Rathore, 2020). Society in general, looks down upon and labels the disabled individuals on the basis of their disability, keeping it as a dominant factor of their personalities. They assign different demeaning names to disabled persons. If an individual limps, he/she is called 'langra', if

someone is blind then called '*andha*', and if a person experiences difficulty in hearing or cannot speak, he/she is called as '*behra*' and '*goonga*'. In case of some speech disorder, he/she is called '*totla*' or '*hakla*'. This perception to discriminate disabled people starts from their families and leads towards societal discrimination at large (Arsh & Darain, 2019). Ahmed (1993) argued that disabled people suffer more than non-disabled ones and are confronted with limited or no access to education, health, and employment. Disability, that is, mental, physical or sensory is perceived as a stigma harming family honor. This tragic phenomenon forces the disabled to be isolated from their societal counterparts (Upadhayay & Kakar, 2021; Schur, 2002). Rieser (2008) and Gul (2020) found that Pakistan is still processing inclusive policies. Educational services are segregated (Afzal, 1992; Miles, 1998; Thomas & Thomas, 2002b) and the disabled children are supposed to receive their education in special schools and NGOs (Fontana & Lari, 2002), or madaris (Zaman, 1999). The situation is more grave for the female children resulting in low participation in all fields of life (Singal et al., 2020). Fontana and Lari (2002) reported that the 'education of children with special needs in Pakistan is grossly neglected and is in need of urgent attention' (p. 1). Disabled men are also discriminated but women with disabilities face 'double discrimination' which creates an intersection of gender and disability (Hannaford, 1989; Lonsdale, 1990) and often cause 'triple discrimination' due to poverty in developing economies, such as Pakistan (Thomas & Thomas, 2002a).

The standards of preferable gender roles are consistent across a culture or society. It is understood that men and women belong to heterogeneous groups because of their biological and social differences. However, both are marginalized with their social identity, that is, gender, race, and disability (Gillborn, 2015). The existing inequalities marginalize disabled people and widen the gap between disabled and their non-disabled counterparts to gain benefits and self-sufficiency (Singal et al., 2015). The grounded reality of inequities associated with disabled females is worse as compared to men (Dhungana, 2006). The available literature reported the gaps in channelizing society's perceptions between the intersection of gender and disability. Therefore, the current research explored the intersection of gender and disability, shaping the lives of disabled students based on the understanding of disability, well-being, and marginalization and inclusion. This study was exclusive to provide a deep insight into the lives and problems of disabled students studying in the universities of Lahore,

Pakistan. The results are beneficial for future researchers, policymakers, voices of gender equality, and educational administrators into a better understanding of difficulties because of disability and for the future prosperity of upcoming generations.

Literature Review

Disability has stigmatized the gender roles (Teferra, 2005) in all fields of life and when it interlinks with poverty, gender, impairment, and social-cultural context, it becomes a more complex phenomenon (World Health Organization [WHO], 2011). Mainly, disability is categorized into medical model, that is, a disease to be cured and social model; a critique asserted by society as a barrier in terms of norms, cultural values, caste, class, and religions to produce inequalities. (Barton, 1981; Tomlinson, 1982; Hayes & Hannold, 2007). Ahmed (2005) found that medical, that is, the impairment-based approach towards disability dominates the Pakistani society. The phenomenon associated with disability is more complicated in developing countries and is also associated with different myths (Miles & Hossain, 1999). Disability is considered as an act of punishment or a result of some demonic activity (Mehrotra, 2004; Calcraft, 2006).

The persons with disabilities are marginalized and have little access to opportunities, such as health, education, employment, and marriage. (Addlakha, 2007; Horner-Johnson, 2020). Whereas, men in society are considered as superior, however, when disability intersects with gender, both men and women face difficulties in different spheres of life but in comparison, the situation of women is worse (Hosain et al., 2002). Several previous researchers documented that women with disabilities face more restrictions socially, that is in education, career, marriage (Benz et al., 1998; Doren & Benz, 2001; Lindstrom & Benz, 2002; Lindstrom et al., 2004; Dhungana, 2006; Singal et al, 2020) and they also face a barrier in their cognitive thinking as well (Batool & Shahbaz, 2008, p. 57). Thomas and Thomas (2002b) and Maqbool (2003) reported a common belief that women with disability are unfortunate and socially excluded which may lead to isolation, loneliness, and poor self-esteem. Sobsey et al. (1997) found out that disabled boys are physically abused, whereas girls with disabilities are sexually abused. Habib (1997) also highlighted this tragic dilemma or hypocritical approach of society distinguishing gender roles that strengthen biasness at large. Literature provides evidence that both men and women face unfavorable circumstances due to disability, however, in

comparison with disabled men, women are disgraced more by society. Moreover, there is also a remarkable difference in achieving other privileges of independence and quality living, that is, education, social status, employment, and matrimony (Addlakha, 2007; Hosain et al., 2002; Brown, et al., 2019). Hiranadani and Sonpal (2010) highlighted that only the high skilled and educated persons get economic opportunities. On the other side, it is a tragic dilemma that most of the disabled men and women in society are not literate or skilled enough, causing disparities at large, resultantly they are marginalized to avail opportunities (Bešić, 2020). They do not receive equal economic benefits and are usually considered non-productive (Schur, 2002; Hammad & Singal, 2015). Moreover, this discrimination further increases for disabled women (Mitra & Sambamoorthi, 2006). Sajjad (2007) highlighted the importance of the quota system to determine the controlled enrollment in different sectors, however, this percentage is still very low. A need for policymaking was also underlined to expedite inclusive social setups for disabled people. There is a need to incorporate disabled persons in the population census through some reliable measures by the government (Upadhayay & Kakar, 2021). Ahmed et al. (2011) criticized that lack of agreement on the definition of disability, noncompliance of the respondents, and unwillingness to reveal disabilities of children by parents are the major reasons for faultiness in figures. The United Nation's Children's Funds (UNICEF) (2006) documented that only 4% school-going children with disabilities are enrolled in various schools/centers of the country which was also recapitulated in 2013 in a newspaper article (Naqvi, 2013).

Methods and Procedure

This qualitative study used the interpretivist approach (Carson et al., 2001; Willis, 2007; McQueen, 2002) to explore the intersection between gender and disability through the lived experiences of university students. The intersectionality of gender and disability is linked with social identities towards a specific group or individuals to limit their inclusivity, particularly for the disabled (Dhungana, 2006; Brown & Moloney, 2019; Gillborn, 2015; Naples et al., 2019).

The current study was conducted in Lahore. The study sample consisted of four male and four female students from two public and two private universities namely University of Education (UE), Government College University (GCU), University of Central Punjab (UCP), and University of

Management and Technology (UMT), respectively. A sample of one male and one female student from each university was selected, thus making a collective sample of eight participants. However, hearing impaired participants were excluded since the researchers cannot communicate in sign language. Only the physical and visually impaired students of BS (Hons) were interviewed through the purposive sampling technique (Etikan et al., 2016). The participants were informed about the study and researchers took a formal consent for the interview. The participants' real names were not cited to ensure anonymity in the research. A thematic interview guide was prepared which comprised of open-ended questions. Participants one and two were from GCU and participants five and six were from UE which are the public sector universities in Lahore. Whereas, participants three and four were from UMT and participants seven and eight were from UCP which are the private sector universities in Lahore. The researchers assigned the odd numbers (1, 3, 5, and 7) to female participants and even numbers (2, 4, 6, and 8) to male participants. Moreover, participants 1, 3, 6, and 8 were visually impaired while participants 2, 4, 5, and 7 were physically impaired. The demographic details of the participants are given below in Table 1.

Table 1
Demographic Details of Participants

Participants	Gender	Age	Disability	Type	University	Schooling
Participant 1	Female	22	Visual	Congenital	GCU	Special
Participant 2	Male	28	Physical	Acquired	GCU	Private
Participant 3	Female	23	Visually	Acquired	UMT	Special
Participant 4	Male	27	Physical	Acquired	UMT	Private
Participant 5	Female	23	Physical	Acquired	UE	Private
Participant 6	Male	27	Visual	Acquired	UE	Special
Participant 7	Female	21	Physical	Acquired	UCP	Private
Participant 8	Male	25	Visual	Acquired	UCP	Special

A qualitative thematic content analysis was used for data analysis. The thematic content analysis (Anderson, 2007; Vaismoradi et al., 2016) identifies and analyzes the patterns of meaning as they emerged from the

given data (Braun & Clarke, 2006; Anderson, 2007). It also brings out the important themes of the researched phenomenon that is studied. (Daly et al., 1997; Vaismoradi et al., 2016). The recorded interviews were translated and transcribed by the first author, whereas indexing of codes, categories, and themes was extracted by the other two authors to deduce commonalities among themes and the deduced themes were grouped jointly by the authors.

Findings and Discussion

The current research explored the difference in experiences of disability faced by both men and women and the social inclusion faced by them in Pakistani society. The results were based on different themes that emerged from the data. The themes deduced from the data are given below in Table 2.

Table 2
Data Themes

Theme 1	Theme 2	Theme 3
⬇		
Understanding Disability	⬇	
- Interpreting disability		
· Reasons of disability	Well -being	⬇
- Realization of disability	- Family support and disability	Marginalization and Inclusion
	- Educational institutes and disability	
	- Career and disability	
	- Matrimony and disability	
	· Psychological wellbeing	

Theme 1. Understanding Disability

Disability refers to a complex condition in which a person is partially or permanently impaired medically involving limitations and restrictions (Disabled World, 2021). In Pakistan, the most profound problem faced by persons with disabilities is a hostile public manner or stigma which harms the honor of individuals and family as well (Ahmed, 1993; Miles &

Hossain, [1999]). The study participants shared their views on the following allied themes.

Interpreting Disability

Female participants linked the interpretation of disability with self-image and self-esteem influencing their behavior for positive and negative actions. Participant 5 reported an optimistic self-image in relation to her disability by saying:

> Never felt that I am disabled or less than any other girl. Yes, I admit that I have a disability but I do not allow myself to see me through others' lens. If I devalue myself, I will definitely be devalued by others.

Participants 7 and 1 shared similar thoughts that they feel high self-esteem and never think about the image when they are with other disabled peers. While, participants 1, 3, and 7 described having a negative self-image when they compared themselves to other non-disabled girls. Participant 3 said,

> I think that everything is out of my league. Particularly, when I want to do something but could not do it because of my disability. I end up comparing myself to other girls who can go and enjoy even the little things.

Moreover, male participants showed positive self-esteem and image. They described that they never consider themselves less in anything. Participant 4 stated, "Whenever I felt low or thought of myself as not worthy of anything; my father holds me to encourage, that if I am going to be ashamed of myself, who will think worthy of me".

Reasons of Disability

While conducting the interviews with participants, the researcher explored some reasons which caused their disability. Participants 2 and 4 reported that they were not vaccinated for polio while participants 3, 5, and 8 told that their parents were cousins. The results support the findings of (Ullah et al., [2017]) that cousin/consanguineous marriage between first or second cousins is commonly practiced in Pakistan and some clans or communities do not promote marriage outside family. Moreover, the study participants agreed that inter-caste marriages and illiteracy are the major

reasons for consanguineous marriage and its detrimental outcomes include deafness, heart disorder, and mental disability.

Realization of Disability

Individuals' congenital disability is difficult but acceptable in early age. However, if a person becomes disable due to an accident or any sudden medical condition, it becomes very tough to accept his/her new self. All the participants except participant 1 acquired disability. They reported that the adjustment in a new world with disability is tough and painful. They highlighted a stubborn mindset of society which defines their identity as an identity of someone who belongs to a community of aliens. Participant 7 shared his feeling that,

At the age of 7, I became wheelchair-bound. My parents used to tell me that I will be able to walk around in some years and I always believed them. Gradually, I realized this is not going to happen and it was very hard to accept at first but I made peace gradually.

The living environment is a crucial measure in the socialization and upbringing of a child. We, as a society, hold a stereotypical mindset particularly for a person with disabilities, consider them as aliens, and assign them different names according to their disability. Participant 1 described the role of society in the process of realization as,

I have a congenital disability. In my childhood when I went outside, people said that my eyes are different. I have been seeing darkness everywhere since my childhood, and I adjusted myself easily as compared to a person with an acquired disability.

Theme2. Well-being

Well-being is the state of living, a life that refers to positive and negative aspects. People with disability may receive more disadvantages in terms of social well-being; comprising of family life, marriage, access to employment, education, and the socio-economic status that affects their cognition.

Family Support and Disability

Family acts as a pillar in holding a person before they fall and it could be a worse living experience if they belittle and discriminate against that person. Family provides safety and protection. All the participants except

female participant 3 and male participant 6 stated that their parents were supportive and care for them since their childhood which boost their confidence and always encourage them to be vocal about their needs and opinions. Participant 2 stated, "My parents are always available whenever I call them and my siblings are well aware of my needs". Whereas, participant 3 shared that she passed her intermediate as a private candidate since her parents did not support her to go out for further studies due to security reasons. However, one of her parental uncle talked with her parents and persuaded them to enroll her in university. Participant 6 having acquired disability stated;

> Both my parents are not well educated. They were not aware of new practices. After my schooling, they discouraged me to pursue further studies. I am 27 and in the 4th semester of BS because of my late admission. Thanks to my elder brother who made my parents aware of the facilities available in colleges and universities for special children.

Participants 1, 6, and 4 described that their siblings used to ignore them in their childhood but now they are mature and understand their desires well. Participant 1 stated, "In the childhood, my elder sister did not take me anywhere along with her even at home our communication was very little but with time she changed her attitude towards me".

The study participants' experiences highlighted that both male and female participants represent a good bond with their parents, however, it is not easy for siblings to accept their disabled sibling. 3 out of 8 participants said that their siblings were not very supportive but as they got matured, they gradually understood the needs of their disabled siblings. This indicates that the discrimination and marginalization of the disabled somehow starts from their families and gradually it makes its way to a larger scale.

Educational Institutes and Disability

Education is a basic necessity for everyone and primarily educational institutes are responsible to form skills to be inclusive. Participants 1, 3, and 7 shared that special schools provide all the necessary facilities needed for a good education. As they spent most of their time with special children, they face difficulty in adjusting in colleges and universities. Participant 1 stated, "I did my schooling in special schools and intermediate privately. It

was difficult for me to adjust in university and to adapt to its environment." Participant 6 described his disability by saying that when he became fully dependent on others, it was very hard to adapt to this new environment.

Participants 2, 4, 5 and 6 did their schooling from private mainstream schools. They also faced difficulties in private schools because basic special facilities were not fully available for the special children. They stated that children there used to mock and ignore them. Teachers did not pay attention to them properly. Male participant 4 narrated, "As I am physically disabled, I need a helper to take me to the washroom. Once my school expelled me because there was no helper for me to take me to the washroom." Moreover, on a question about university education, all participants reported that fieldwork acts as a barrier for their full participation.

Matrimony and Disability

Finding an intimate relationship is influenced by peers, electronic (dramas/films), and print media (romantic novels/stories). The concern of relationships to find an intimate partner for disabled people has more questions than answers. All the male participants expressed that it is difficult to approach someone because of disability. Participant 6 stated, "Everyone desires to have an intimate partner. I also have. At first, I hesitated, had speculations about whether she will accept, reject or insult me. I have been rejected twice but still hopeful for the future". While female participants shared that due to low self-esteem and disabled self-image they cannot even think of approaching someone.

When questioned on marriage, all the male participants (2, 4 and 6) were very confident that they would not face any hardship or difficulty in marriage. Participant 6 shared his views on marriage as follows:

> Everybody wants to have a family because it gives comfort and it completes you. I am getting an education and one day will start earning. Our society does not ask for looks but earning of a man. So, I am confident of not having difficulty in this issue.

Participant 6 also shared his thoughts,

It is 2021, but still, people are unaware and ignore the fact that we all are humans, with different abilities. We also want to have the same basic needs like education, health, jobs, and marriage.

Whereas, female participants 3 and 7 shared thoughts of many troubles in marriage. Participant 3 stated, "Marriage is a long-term commitment. It is not for a couple of days or months but for lifetime. Nobody wants a disabled wife/daughter-in-law." Participant 7 pointed out that the social standards of beauty and perfection make marriage difficult for disabled women. Participant 1 stated that even women in her family always talk about the difficulties that my parents may face while getting me married.

Participant 5 stated that she does not think about marriage because marriage is not important to her. In her words "getting an education means getting a job sooner or later so I want to be financially independent rather than wasting my time to think about marriage. Yes, I admit, disabled women have more difficulties than disabled men in getting married".

Only one male participant, participant 8 and female participant, participant 1, shared the following view that, "both disabled men and women face hurdles but men are somehow considered supreme in our society. They have advantage because the only characteristic important for a man to get married in this society is his earning."

Interestingly, all the male participants pointed out that life would be more difficult if married to the disabled spouse. Participant 2 stated, "As I am physically disabled, sometimes I find it difficult to do some things like getting a book from an upper shelf, so if my wife will be disabled, it will definitely be troublesome". Participants 4 and 8 also described that the disability of their spouse would make their life more difficult to adjust.

3 out of 4 male participants stated that they would get married easily. The reasons were that in a society with a patriarchal mindset, the only positive characteristic of a man, to get married is his earning. If a man is earning and is financially stable, he would not have any problem whether he is disabled or not. Whereas, disabled females did not show any concern to have a disabled spouse. This result indicates the socially inculcated thoughts in their minds.

Career and Disability

Employment is intended to provide a platform of equal opportunities, economic independence, and social status inclusion. Participants 1 and 3 reported that they do not feel confident about their careers. They stated that nowadays non-disabled individuals are worried about their jobs and it is more difficult for them to find one. Participant 3 described, "I have less

hope of getting a job because generally people consider us as a burden. They think of us as beings who need assistant rather than helping out others." It is evident from the research finding of Brown and Moloney (2019) that inequitable workplace conditions affect women's psychological well-being because they are paid less and receive more stress.

While participants 2, 4, 6 and 8 said that they are sure that they would get a job because they want to be financially stable. Participant 5 stated, "I want to be financially strong and in order to do that I am getting education."

Psychological Well-being

Not getting involved in family and social gatherings acts as an exclusion for disabled people, which may lead to isolation and other cognitive disabilities. Participant 3 stated, "I feel very lonely and depressed when I could not attend any family or university gathering. Sometimes I think of suicide because it is better to die rather than living in a box." Participants 1 and 3 were visually impaired and they shared that they feel isolated in college and university premises. Participant 1 further endorsed, "I never felt isolated in school because it was for disabled children, but in university, my class fellows hardly spoke to me due to the fear that I might ask them for help in future." While, male participants 6 and 8 who were also visually impaired provided different views. They described that they did not feel isolated because of their outward behavior and as a male they can go out and have a large circle of friends which never makes them isolated or brings out feelings of loneliness. Participants 5 and 7 who were physically disabled reported that their class fellows never included them in their plans outside the school but in college and university they never felt isolated.

3 out of 4 female participants felt that being disabled has negative, emotional, and psychological impact. Female participant 3 narrated that:

> Sometimes I feel worthless when I cannot do things at my own. I feel embarrassed to ask for help. I want to hide myself from the people who want to help me out of pity. I know I will never be able to keep getting away with this. This is my reality. I have to live my whole life with this disability which makes me weak emotionally.

Participant 1 pointed out the cultural and social restrictions which constantly remind them of their disabilities. In a society, a lot of cultural and social restrictions suppress women. "Being a woman with disability and living in a patriarchal society, I sometimes feel worthless and not powerful

enough to perform my work. I do not feel embarrassed because I accepted this bitter reality and people around me often make me feel less worthy".

Participant 5 was optimistic. She stated that:

> Disability or any other lack in one's personality does not allow another person or even yourself to feel not worthy of anything. God has given life for a purpose. I do not and will not be worthless or guilty because of this (disability).

The male participants were very optimistic and displayed a positive outlook on being a person with special needs. They identified mobility as a serious concern for disabled females. Participant 2 stated:

> We, the men, don't have mobility issues like women face. We have more exposure to society and to others so it is easy for us to ask for help. Disabled men do not feel confined to a place. We move around a lot; we feel less burdened and the feeling of worthlessness is not as powerful as in disable women.

All female participants except participant 5 felt emotionally low and had negative opinions due to disability. They felt embarrassed and seldom found themselves confined to a place where they could not move on their own. Whereas, the male participants were very cheerful and optimistic.

The results support the findings of Thomas and Thomas (2002b), and Maqbool (2003) that female participants tend to feel more worthless, isolated, holds a negative self-image, and low self-esteem than disabled males. On the other hand, male participants have positive emotional well-being and a self-image because they were not confined to a place and can easily ask another man to help them. Resultantly, there was increase in their social inclusion. These were the experiences of participants indicating intersection of gender and disability. Society is biased towards men since ages. The findings also revealed that disabled men don't find it difficult to approach someone in terms of romantic relationship or marriage as compared to disable females. The standards of beauty and perfection have made life difficult for disabled females to even get married. It creates a line between men and women. Cultural and social deep-rooted stereotypes of disability have clouded people's minds resulting in negative image of women with disabilities.

Theme 3. Marginalization and Inclusion

In a population of billions of people, disabled people are sidelined because they belong to a minority group and are associated to a specific category which is disability. They are not allowed to voice their concerns and needs. Whereas, the inclusion of disabled means the implications of policies and practices designed to recognize and eliminate the barriers for instance, societal, cultural or institutional, which encourage individuals to fully participate in society. Inclusion helps people to understand that there are different people with different abilities and they must have the same opportunities to contribute in all fields of life. Putting disabled people into the mainstream helps to reduce the stereotypes that general people hold against disability. The formulation of a policy means that it would give the right and protect the people to whom it is referring to.

Upon asking the question that who is on the marginalized side or more socially excluded, all the participants shared similar thoughts that disabled women are more socially and culturally excluded in the society. Participant 1 highlighted, "there are social and cultural restrictions on females and if a female is disabled, she is more sidelined and considered as of no use and as unimportant." Participant 4 described that disabled women also have mobility issues. A disabled man can ask for help to another man but a disabled woman cannot do that.

When the question was asked about awareness of any national or international policies on persons with disabilities; all the participants except 2 and 4 reported being unaware of them. Participant 4 stated, "Disable persons belong to a minority group. It does not mean that they are less in numbers in their assigned community. There is no doubt that the government has taken measures for us but still, I am not satisfied with the employment quota. It must be increased to 10%."

All the female participants described that policies are helpful to include them in society and in providing them every facility but these policies cannot change society's mindset and its biased attitude towards girls/women with disabilities. Participant 5 endorsed that, "one can change anything but not the mindsets of people". Participants also responded that policies are being made, nationally and internationally, to include us but these policies cannot be implemented until change is brought in society's perception about disabled people.

Inclusion and involvement in society means full satisfaction and participation. The employment of disables is one of the ways to ensure contribution of disabled people. Most of the participants were not sure about getting a job. Male participants were quite confident that they see themselves as financially independent but female students were not. It is also clear from the previous researches that disabled women have fewer career options (Lindstrom et al., 2004). Another factor from results appeared that all the participants believed that disabled women are more marginalized than disabled men. Women, in general face so many barriers. Intersection of disability and gender shows that women and girls are more discriminated and sidelined.

Conclusion

The current study was conducted to find a deep insight based on the experiences of male and female university students over a period of time due to their disability. It was concluded that disability has penalized the social inclusion status of those experiencing it in their daily lives. The stigma attached to gender and disability is not new. The classification that society has created based on gender, race, disability, and other social identities is not doing any good to people but only creating discrimination. The findings indicated that disabled females are more marginalized as compared to disabled males. They are not confident enough which results in negative emotional and psychological well-being. There is a need for awareness amongst the masses to accept people with disabilities. Awareness is the only tool that may help to change cultural and social negative notions associated with disability and gender. This awareness is only possible by educating people to support disable individuals for a healthier quality of life and by encouraging them in all the fields of their lives. The role of government is crucial to provide better service delivery channels equipping disabled learners to perform their progressive role. Government must conduct workshops and trainings for the teachers either in the public sector or private sector to encourage a positive and valued contribution of people with disabilities. The Higher Education Commission (HEC) in collaboration with related stakeholders must develop guidelines for educational institutions to safeguard the future of people with disabilities which would enhance the psychological well-being of disabled students as well. There must be the inclusion of persons with disabilities in policymaking to identify solutions to real-time problems. The government

should ensure the provision of social, political, economic, and civil rights of disabled people through an appropriate mechanism at the national and local levels. Moreover, there is also a need to conduct extensive research on the interconnection of disability and gender, creating social barriers for both men and women. The current research was conducted in an urban area. It is recommended that future researchers can conduct the same research in the rural areas to classify new dimensions. The future researchers can also link disability with social identities other than gender for instance, race and disability and sexuality and disability.

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