



RESEARCH PAPER

Gender Differences in Challenges Faced by Students with Disabilities in Higher Education Institutions of Lahore

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ABSTRACT

This study explored the challenges of gender disparities among students with disabilities including visual and physical disabilities in institutions of higher learning. There are many barriers for disabled individuals during their higher education that significantly impact their overall well-being, socialization, and academic success, complicated further by cultural beliefs and structural barriers. This study used the ontological position of interpretivism, epistemological stance of social constructivism and theoretical lens of intersectionality. In-depth interviews were conducted with four boys and four girls selected from HEIs in Lahore. Themes were derived through thematic analysis. The results revealed that there are gender differences in financial problems, discrimination, and stigma experienced by students with disabilities. Women face more gender-based challenges than men. The study recommended focus on inclusivity, the debate against stigmatizing cultures, and empowerment of individuals through education and awareness-raising to create a more supportive and fairer academic environment.

Keywords: Students with Disability, Gender Differences, HEIS, Economic Disparities, Socio-Cultural Challenges, Intersectionality

Introduction

Disability involves physical, visual, and sensory impairments. Current studies show that it is not only an individual issue, but a social construct. It is shaped by the prevalent social attitudes, environment and institutional practices. The path of people with disabilities in higher education is usually filled with a set of distinctive problems, which may severely affect their academic achievements, social inclusion, and general well-being. There are many barriers for disabled individuals during their higher education that might significantly impact their overall well-being, socialization, and academic success. Cultural beliefs and structural barriers have made these challenges even more complicated in Pakistan. These multifaceted issues are discussed in this topic trying to explain how the personal, sociocultural, socioeconomic, and, specifically, gender-based challenges influence the involvements of students with disabilities in the higher education institutions (HEIs) in Lahore.

Disability is an umbrella term which includes physical, sensory, and visual impairments. Disability is a concept that is greatly different across people and localities. Although people with disabilities are inherently dignified, potentially capable, and valuable members of society, their complete and equal inclusion in the society is often undermined by poorly structured support systems, and the existing societal barriers. These issues though are not fixed; they adapt with the change in the perception and recognition of the society.

One of the most important factors about these issues is the intersection of gender and disability. Gender difference when regarded as a social phenomenon leads to inequities and discrimination of individuals based on gender. The experience of special needs student is often called as that of double marginalization particularly that of women because of the limited access to social, political, and economic opportunities. Though the marginalization is experienced by both men and women with disabilities, women with disabilities are more marginalized as they suffer prejudice especially in context of schooling and familial relationships. To resolve such problems, it is required to admit and change the social roles of both men and women with or without special needs, and understand that their marginalization is not a personal issue, but a social issue (Ahmad et al., 2022).

A number of challenges stand on the path of offering quality education to students with disabilities in developing countries such as Pakistan. Although in Pakistan 'Right to Free and Compulsory Education Bill 2012' is passed which aims at making education accessible to all students, but there is still a long way to go as far as the implementations are concerned. Students with special needs often do not receive their education due to the cultural attitudes, deterioration, and inaccessibility to high-quality learning environments (Hussain et al., 2020). Inclusive education initiatives are aimed at closing disparities in access and quality and are therefore being implemented globally, with a billion persons experiencing disability, and the number being disproportionately higher in the developing countries (Hussain et al., 2022). It has been acknowledged that there is a need to improve the quality of education and to give equal opportunities to all students regardless of their talents and backgrounds. Regardless of their social background, economy status, or ethnicity, governments must play a significant role in eliminating prejudice and ensuring that the children of diverse backgrounds obtain good-quality education, including those with disabilities.

The statistics from census in Pakistan indicate that out of the total Pakistani population of more than 240 million, almost 7.5 million people have a disability, with the large segment of this population group belonging to Punjab (Pakistan Bureau of Statistics, 2023). Nonetheless, the validity of disability data in Pakistan is a problem, as it is marred by inconsistent definitions, low participation, and unwillingness of the parents to disclose disability of their children thus resulting in complete and inaccurate data (Shahzad, 2022). Numerous people with disabilities around the world are confronting numerous challenges, such as decreased life expectancy and increased chronic diseases (Naz et al., 2024).

Efforts have been made to encourage persons with special needs in Pakistan, beginning as early as the 1980s as a result of the UN International Year of Special Needs in 1981. Initial policies were made towards education, rehabilitation and care that resulted into quota allocation of 1% in both government and private institutions to people with special needs which was subsequently increased to 2% and then 3% in government employment (Ahmed, Khan & Nasem, 2011). The turning point came in the formulation of the National Policy on People with Disabilities in 2002. It offered a comprehensive guideline of support and integration. This was followed by the 2006 National Plan of Action which had short- and long-term measures such as the development of accessibility standards and the seat allocation in the public transportation (Kayess & French, 2008). In 2008, Pakistan ratified the United Nations convention on the right of people with disabilities with an aim of transforming the social attitudes of people towards the rights and autonomy of people with disabilities (Ahmed & Khan, 2011). These promises notwithstanding, there are still problems like inaccessibility of polling points, ignorance on the rights of the constituents and a lack of educational opportunities in rural regions (Hendriks, 2007). In 2019, the Pakistani Higher Education Commission (HEC) launched a policy to facilitate equal opportunities of students with special needs in HEIs by establishing a friendly and inclusive atmosphere (Manzoor et al., 2024). Nevertheless, these progressive programs have been

slowed down by a number of challenges, and a well-organized model is needed at every level of administration.

Literature Review

The students with disabilities face a distinctive range of problems in the institutions of higher learning and these challenges are usually worsened by gender differences. Different names are used for disabilities, such as special needs, handicap, or impairment; their definitions overlap and are also understood differently by different people and in different places (Gerber et al., 2024). But more than these titles, every person is endowed with innate dignity and capability that encounters unique stumbling blocks that affect how they relate with others and their general wellbeing. Their strength to engage in a more equal and complete participation is often influenced by societal barriers and the lack of a support system. These disparities should be tackled in order to foster inclusiveness and empowerment as well as accessibility.

The social model of disability that views it as a social barrier and attitude that an individual handicap has caused rather than disability at birth, is widely applied internationally to explain and redress disability. This model should ensure equal rights and opportunities so that people with disabilities could live and act as citizens (Lawson & Beckett, 2021; Amjad et al., 2023). Conversely, the medical paradigm considers special needs as a problem and a disease that must be cured or treated (Zaks, 2024). The official definition of the Disability Act defines a person with disability as a subject that has a physical or mental impairment that hinders their ability to engage in social activities and daily life completely due to the limitation in senses, movements, or other parts of their bodies (Jahanzaib et al., 2021).

Combination of gender and disability results in a dual marginalization especially in male dominated societies such as Pakistan. Women with disabilities are particularly sensitive to poverty and exclusion because they usually have fewer opportunities to receive social, political, and economic data, and in addition, they are discriminated against in educational and family environments (Ahmad et al., 2022). It is consistent with the intersectionality theory, originally proposed by Kimberlé Williams Crenshaw. This theory addresses the intersection of various social identities such as gender, disability, race, and class and the resulting distinct discrimination and marginalization (Crenshaw, 2013; Crenshaw 2022). Another influential sociologist, Patricia Hill Collins, also highlighted the importance of using intersectionality in the research to consider expanded cultural constructs (Collins, 2021; Collins 2022; Meadows-Haworth, 2023). Such theoretical lens is vital in the explanation of the influence of power, discrimination, and structural barriers on higher education students with special needs, especially women.

In Pakistan, students with disabilities are faced with a lot of challenges of accessing quality education and especially in rural regions where not many facilities, trained teachers and resources are available (Sulman et al., 2024). The fact is that the societal understanding, degradation, and lack of access leads to high dropout rates. Moreover, cultural issues are more significant in the case of females with disabilities in Pakistan as the families tend to undermine their potential because of the societal stigma and humiliation, and they are not willing to invest more in their education (Sulman et al., 2024). Some special schools can be found in the city; however, they are inaccessible to less privileged families due to the absence of physical infrastructure (Hussain, 2022; Naz et al., 2024).

Many institutions do not manage to offer physical environments, support services, and various teaching methods that are accessible, and many lacks proper infrastructure that restricts full access to academic life (Mamun et al., 2024). Literature stresses that students with disabilities often experience difficulty in the facilities of the campus, which negatively affects their attendance as well as extracurricular activities (Zabeli et al., 2021). The studies

have shown that formal (academic resources, support centers) and informal (family, friends, peers) support helps the first-year students with disabilities. Their trust also depends on the personal choice and emotional connection. Nevertheless, the feelings of alienation, loneliness, and isolation are rather prevalent among underrepresented student groups, such as students with disabilities (Haider, 2021).

Other than education, employment is another major challenge that is faced by people with special needs. Their employment rate is significantly reduced in the world when compared to that of people without special needs which generates economic disparity and marginalization (Angela, 2015). Despite the presence of higher education, such students with visual impairment as those, cannot enter formal employment because of the lack of employment opportunities, discriminatory attitudes and biases (Odame et al., 2021). Employers will not invite such persons so much, and employees will have a negative attitude towards them (Odame et al., 2021). The business of an entrepreneur is also problematic due to the lack of training, the impossibility to invest, and the disappearance of discrimination (Gréaux et al., 2023).

The attitude of the society is very important and helps in creating a situation of those with disabilities. Lack of knowledge, myths, patriarchal values, among others, are some of the negative perceptions that cause discomfort and social stigma, which then results in discrimination, segregation, and exclusion (Gréaux et al., 2023). The combination of these attitudes and the inaccessible learning environment and supporting needs has a strong influence on academic experiences (Mamun et al., 2024).

By addressing the gender-based experiences and difficulties faced by students with disabilities in higher education, the current study fills a major research gap. Few researches have explicitly examined how gender intersects with disabilities that affect experiences, obstacles, and support requirements at HEIs (Waltz, 2024). Previous studies have frequently aggregated data, disguising possible gender differences. This qualitative research, conducted at PU and UMT in Lahore, aims to provide in-depth information and insights into the personal, socio-cultural, financial, and gender-based challenges faced by both male and female students with physical and visual disabilities, thereby promoting social justice and equality in higher education.

Material and Methods

This was qualitative study. It took the ontological position of interpretivism and epistemological stance of social constructivism to explore intersection of gender and disability in university students. According to research, social and economic inequality, as well as restricted access, especially for people with disabilities, are linked to the intersectionality of gender and disability (Crenshaw, 2013; Crenshaw, 2022).

This study was conducted in Lahore and in-depth interview were conducted with eight participants. It consisted of four male and four female students from one public and one private university i.e., University of the Punjab (PU) and the University of Management and Technology (UMT), respectively. A sample of two male and two female students was selected from each university. The sample included visually and physically impaired students pursuing degrees at the BS, MPhil, and PhD levels. Participants were selected using the purposive sampling technique. However, participants with hearing impairments were excluded from the study, as the researcher cannot communicate in sign language. The participants were informed about the study, and the researcher obtained formal consent before conducting the interviews. To maintain confidentiality, the identity of the participants was not disclosed in the research. For data analysis, thematic analysis technique was used. An interview guide was developed based on key themes. Participants one to four were selected from PU, a public-sector university in Lahore, while participant's five to eight were from UMT, a private-sector university in Lahore. The researcher assigned

the odd numbers to female participants and even numbers to male participants. Additionally, participants 1, 4, 5, and 8 were physically impaired, while participants 2, 3, 6, and 7 had visual impairments. See the demographic profile of participants in Table 1.

Table 1
Details of interviews conducted by the participants

Participants	Gender	Age	Disability	Type	University	Schooling	Education
Participant 1	Female	40	Physical	Married	PU	Private	MPhil
Participant 2	Male	23	Visual	Single	PU	Special	BS
Participant 3	Female	27	Visual	Single	PU	Public	BS
Participant 4	Male	30	Physical	Single	PU	Private	PhD
Participant 5	Female	29	Physical	Single	UMT	Special	BS
Participant 6	Male	30	Visual	Single	UMT	Special	MPhil
Participant 7	Female	25	Visual	Single	UMT	Special	MPhil
Participant 8	Male	38	Physical	Married	UMT	Public	BS

The data was analyzed using a qualitative thematic content analysis. As patterns of meaning surfaced from the provided data, thematic analysis was used to derive themes. The authors translated and transcribed the recorded interviews then extracted codes, categories, and themes using indexing in order to determine commonalities in the topics. In the final step, the authors organized the themes.

Results and Discussions

The purpose of the study was to investigate how the experiences of male and female students with disabilities varied in higher education settings. Investigating the difficulties, they had during youth and determining their degree of social inclusion were the goals. Themes that merged from the data were used to determine the conclusions. After being audio recorded, the interviews were transcribed. The demographic profile of students with disability is given below:

Table 2
Demographic details of the participants

Themes	Sub-themes
Personal challenges	Personal interpretation of challenges of disability Targets and Goals Issues of self-esteem
Familial challenges	Parents and other Elders Family expectations Relation and support of siblings
Socio-cultural challenges	Academic experiences and Societal behaviour Peers attitude Social norms
Economic challenges	Financial assistance Financial situations and Academic performance
Gender-based challenges	Gender-based barriers in academic resources Faculty and others

Personal Challenges

Individuals face challenges in society, influenced by their self-esteem, goals, perceptions, and confidence levels. Positive self-esteem allows acceptance and hard work towards achieving goals. Disability can pose significant challenges, as highlighted by Collins' theory (2021). Personal challenges include stigma, marginalization, inadequate support systems, and limited access to resources, making disability a significant hurdle in fulfilling personal goals.

People have difficulties in the society, which depend on self-esteem, goals, perceptions, and levels of confidence. Positive self-esteem enables one to accept and work

hard to get a goal. Disability may be a serious hurdle and this is emphasized in the theory by Collins (2021). Disability is also a major hurdle in achieving personal objectives due to personal challenges of stigma, marginalization, lack of support systems, and access to resources.

Personal interpretation of challenges of disability

The more supportive and inclusive environment can help persons with disabilities to have their own perception of disability. This is because most of the participants indicated mobility as one of the biggest challenges in their daily lives and the importance of identifying and accepting the challenges the disabled go through cannot be underestimated.

Participant 2 says, "Due to my visual impairment, I find it hard to use mass transportation. There are some cases when I find it difficult to enter and reach the facility. The act of writing exams is a challenge to us visually impaired participants."

Participant 6 stated, "I usually need a writer who will assist me in exams. There is sometimes a huge difficulty in finding someone to assist and that is a major setback to me on the academic front. This complicates my writing process a lot." We can easily see the intersectionality theory perspective of how these experiences are affected by the intersection of disability with other factors.

Goals and Target

People with disabilities tend to be extremely industrious toward their purpose, and all the perspectives hold their own point of view. Parents play a vital role in their success as they make them achieve their goals and thus their need to have a parental support in their times of hardship is crucial.

Participant 2 also stated, "the experience with a disability turned out to be the motivating and determining power that I never expected to have. It helped me to focus on the studies.

Participant 5 was keen on achieving objectives and meeting targets. She narrated, "Despite my siblings not continuing their education beyond middle school, I remained motivated to pursue my goals. My passion for stitching and dream of opening a boutique drives me to dedicate myself to education, gain knowledge, and ultimately achieve success as a businesswoman."

Issues of self-esteem

Personal self-esteem is a major problem in today's world since it affects social acceptance and is associated with trauma, loneliness, and low confidence. Researchers can better understand the complex components influencing self-esteem by comprehending how isolation, trauma, and confidence intersect. A person's self-esteem is influenced by their life experiences; some individuals may not have gone through terrible events, while others may have because of their disability.

Participant 2 stated, "This traumatic experience all happened when I was child, and it has impacted my whole personality." He said, "I am visually impaired. When I was younger, I was riding my bike when I unintentionally went over the roof. I was left with persistent acrophobia as a result. Now, I stay away from heights."

Participant 7 shared that she was lonely and marginalized due to her gender. She said that initially, she was undermined due to being blind and that made her doubt her potential. She said, "nevertheless, the support that my parents have provided me and the

ability to recognize my abilities have enabled me to gain the courage to go to school and realize that I am worthy.”

Intersectionality, as Collin (2019) puts it, is the interplay between social beliefs, trauma, disability, and personal experience that determine and undermine identities of people.

Familial Challenge

The study reflects the fact that the family relationship is a complex phenomenon that influences the life of the participants. These interactions often overlap with their social environment, power and personal experiences. According to the intersectionality theory introduced by Collin that investigates the relationship between family problems and disability, the issue of expectancies, sibling relationships, and family support is rather emphasized.

Parents and other Elders

A lot of the participants emphasized the significance of family support in their lives and admitted that life would not be easy without it. Students with disability emphasized the role of family in their survival. The support and good behavior of their parents motivate them to follow their dreams and build their points of view. Even though they were uneducated, most parents had a chance to realize that their children had to survive due to their love and devotion to them. One interviewee, however, responded that their parents did not comprehend their need to study and they did not support them properly.

Participant 7 stated, “my parents were not educated or knowledgeable to understand my need to obtain an education. Nevertheless, I was good and scored well in my matriculation. Then my parents started noticing my talent and pressured me to pursue higher degree.” Participant 3 said, “After intermediate, my parents were more protective due to society’s attitude towards my visual impairment. However, when they realized my concerns, they motivated me not to stop my studies.” The rest of the participants shared that they received sufficient support in their families.

Family expectations

The family pressures play a central role in shaping the experiences of an individual especially in their education and career decisions. Male gender is usually pressured to achieve academic performance and pursue a stable career, despite the ridicule of being the sole breadwinner. Families that support people encourage them and give guidance. It may, however, lead to other burdens like stress and anxiety, or tension and conflict. The proposed study underlines how balanced and sincere expectations may be used to a long way in the context of overcoming these issues.

Participant 4 was a male researcher who had physical disability and was pursuing his PhD. He replied, “As the firstborn son, there was much family pressure on me to earn for the sake of the education of my younger siblings.” Participant 8 who also had physical disability, he said, “I’ve overcome doubts regarding my limitations because of physical disability. I too am proud to be able to serve my family, fulfill their hopes, and cause their proudness as a loyal son and father.”

Relation and support of siblings

Siblings play an important role in the life of participants, whereby they are important in offering necessary support in overcoming familial issues and meeting educational objectives despite parental relations and support.

Participant 5 wrote that she had a lot of difficulties with her older siblings who did not support female education. She said, "I would be asking myself in my head, whether female education was necessary. These were the reflections of the attitude of a society towards education of females. Conversely, I have said, initially I used my siblings to support me physically. However, they discontinued school later because of failure to show interest in higher education." The remaining participants highlighted the fact that they were very close to their siblings. Furthermore, they assisted them in finishing their studies and living normal lives in the society.

Socio-Cultural Challenges

The sociocultural issues that were encountered by the participants were societal behavior, peer attitudes and social norms that influenced academic behavior. The intersectionality lens as emphasized by Collins (2021) poses the experiences as influenced by the various identity aspects and upholds the systematic inequalities that emphasize the influence of sociocultural issues on the participants.

Societal Behavior and Academic Experiences

This sub-theme discusses the behavior of the society on academic experiences with a healthy consideration to inaccessible learning environments, stigma and absence of necessary support. There are positive attitude and negative attitude towards students with disabilities.

Contributors 3 and 7 replied, "I never interact with people who show arrogant behavior. I refocus on my life and get concentrated in education. At the moment, their deeds do not stop me."

Participant 5 said, "In my case, there were people who have demotivated me by telling me that I cannot fit into the society because I have a disability."

Peers Attitude

The effect of peer attitude can be strong on the behavior of an individual. Positive attitudes that lead to confidence, self-identification and greater motivation. Whereas negative attitudes may end up with self-doubt, marginalization, and demotivation.

Participant 7 said, "I have been able to continue with my education even though I am discouraged and I see the negative attitude of my peers. I do not consider it easy and always remain concentrated in my studies."

The peer attitude makes a major contribution to the management and engagement of the participants in the studies with the contribution being beneficial and motivating them to achieve better performances in their education. Participant 3 stated, "I tried to ignore the negative behavior and maintained a positive attitude. A friend's support helped me catch up on missed classes, and I achieved the highest marks in my final exam, overcoming initial delays."

Social Norms

Individual behaviours are shaped by sociocultural barriers. Such norms are set by society and have an influence on individual behaviour. Social norms and disability are connected each other in a complex way. The opportunity and experiences of people with disability are greatly influenced by societal stereotypes, discriminatory attitudes, and expectations.

Participant 5 stated, "I left studying science because I was overprotected of my family. Because of my physical challenges, they were unwilling to allow me to move to a different city. The culture still presents difficulties for girls and encourages gender inequality."

Participant 1 talked about the good attitude of people. She stated, "The attitude of society has changed, and working women are accepted. Society would say, 'A girl should be educated enough to stand for herself and take responsibility.' The attitude of society gave me motivation to pursue education."

Economic Challenges

Stability of finances plays an important role in survival and responsibility of the people. Financial instability may be enhanced by economic challenges that may complicate the ability to meet the basic needs. Academic performance and funding issues are some of the specific challenges in the education field. Individuals with disabilities face additional financial burdens, e.g. fewer opportunities to work and medical expenses. The intersectionality theory of Collins (2021) explains how the systemic gaps and a limited accessibility affect the marginalized people, such as people with disability, gender, socioeconomic status, and race. These issues have to be addressed to increase the quality of life.

Financial Assistance

The concept of financial assistance is financial aid provided by the government that helps individuals and families to overcome their financial needs. It is also helpful especially to students living with disabilities in education where they might have difficulties accessing and paying the full fees because quotas exist.

Participant 1 talked about the quota system of university due to which he is able to study despite his disability. Participant 3 stated that she has been rejected on an international scholarship due to her blindness and excessive protectiveness of her parents.

Financial situation and Academic performance

Due to limited access to technology and textbooks, low-income families' academic performance is indirectly impacted by their financial situation. Students in these families often require part-time or full-time jobs to manage expenses, potentially impacting their studies and performance.

Participant 1 emphasized her full-time job in the public sector, supporting the family, and managing her studies. She mentioned, "I earn to support my younger brother, who is abnormal by birth, and I also contribute to my house expenses."

Participant 5 stated, "I am unable to move due to my disability. I use a wheelchair to move. This represents a risk to mobility." Participant 6 stated, "I am a blind student and now successfully pursuing my MPhil and managing my expenses as a lecturer in college. This is what I managed to do after overcoming numerous problems I have to undergo. This is due to the fact that there is a 3% quota in our country and less opportunities given to persons with disability."

Gender-based Challenges

The social attitudes towards people depend on their gender and, therefore, create negative behavior and expectations that restrict their choices and opportunities. This may lead to inequality especially in education and other aspects. The intersection of gender

stereotypes and disability can be pointed out in the intersectionality theory, which foregrounds the multiplicity of social identities and experiences of people with disability. According to a theory by Patricia Hill Collins (2021), intersectional gender stereotypes and disability mean that people are marginalized and subjected to various types of oppression. The theory encourages inclusivity and it helps in solving the marginalization of students with disabilities.

Gender-based barriers in academic resources

Education is considered essential for men in patriarchal societies since they are the ones who control the family resources, whereas women are homemakers and caregivers. Such negative attitudes and thoughts affect persons with disabilities resulting in discrimination, self-perception, and body shaming. Male members are not discriminated, and females are. One of the interviewees points out this academic gender-based challenge in reforms.

Participant 7 said, "I am the member of a society where women are routinely subjected to gender-based discrimination and marginalization. My life has been adversely impacted by social behaviors and remarks because they undervalue and devalue me." Other gender-based barriers were less in a case where it came to accessing academic materials.

Faculty and others

Colleges and educators have great influence on the life of individuals and the positive attitude of the staff can increase the level of confidence and the achievements of the students. The negative behavior causes discrimination on gender and disability especially to the students with visual impairment. Poor teacher instruction poses hindrance towards learning content, classroom engagement, and possible success.

Since participant 2 said that she is a blind student, she is not good at math because of the unavailability of technology and insufficient help with teachers. Schools must include special technology in their infrastructures that will assist the blind students to understand concepts better.

Participant 3 pointed out the negative experience with an instructor and said, "One of the instructors discriminated against me because of my visual impairment and underestimated my performance in spite of my good scores and eligibility. His insulting remarks encouraged me to apply and get accepted." A good number of the participants said that they were not discriminated by their teachers or other members of the faculty.

A comparative analysis of the students with disabilities in the higher education establishments in Lahore shows the thin line between the current socioeconomic environment and the ancient custom. The outcomes of the analysis of higher education students with disabilities reflect some similarity and differences in their perspectives and experiences. Eight students with disability from various backgrounds were interviewed in UMT and the University of PU. The qualitative data collected provides better understanding of the gender-based, socioeconomic, social and personal challenges that students with disabilities experience in urban university campuses.

Students with disabilities/impairments have specific difficulties and according to the study, male students lack the ability to receive accommodations on the family as well as social level, whereas female students suffer stigma and stereotyping. With personal interpretation and disability, the participants with visual impairments face difficulties in the educational settings and struggle with accessing the available resources in the public setting. Many of them were socially stigmatized and under-valued, and this affected their self-worth. To some extent the family support compensated these unpleasant experiences.

These challenges do not stop participants because of their perseverance, which makes them stick to their goals and interests. Patricia Collin reveals the interaction of these numerous factors, which affect the experience of participants through the lens of the intersectionality theory. It attracts the attention to the absence of help, limited access, and marginalization. Inclusive assistance services that address the interrelating issues are needed.

The paper aimed to examine the personal, socio-cultural, and economic issues of students with disabilities in the institutions of higher learning in Lahore. It also emphasized the complex interaction of support within the family context of parents, elders, siblings, and expectations as well as the fact that overprotection was a widespread problem, especially in the female gender. The research discovered that the expectation of parents of their children especially males is very high in terms of earnings, and parents are also overprotective of the female sex. They view education to help them realize their objectives. Although one of the participants had experienced certain difficulties in her education due to her sibling, the majority of them explained positive relations with siblings. The results correspond to the intersectionality theory, which emphasizes the intersection of disability and gender and combinations of several factors and family issues.

A study by Morosanu et al. (2010) indicated that first year students with disability in institutions of higher learning have a higher degree of conviction in those support systems that are influenced by their preferences, expressive ties, awareness, and contact with formal and informal individuals. The research presents the significance of peer support and assistance to reaching the desired goals of a person, yet also points at the complex nature of the sociocultural issues, such as negative behavior, stereotyping, and attitudes of peers, which can adversely affect academic experiences and marginalization. It highlights the necessity to make students with disabilities feel welcomed by the attitude of the students who should be included in the study. It also brings out the intersectionality of social attitudes, norms, disability, gender and other dynamics that influence experiences of participants. The article emphasizes the importance of understanding the intersecting issues of disability and socioeconomic status in order to explain the financial challenges of disabled students. Government scholarships and the parental support is necessary financially and some of the participants as well as work to make it up. In the study, financial problems such as those of the government staff, lecturers with eyesight deficits and lecturers with disabilities are found to overlap with disability, family support, and socioeconomic status and they impact on their education. These poor access to financial resources and requirement of males, usually in terms of quotas lead to marginalization and adversely affect their academic performance.

The objective of the study was to understand gender differences in matters facing the students with disability in the institutions of higher learning in Lahore. The research showed that gender-related issues influence academic performance and they are explained by the disabilities that cause problems in the society, marginalization, and stereotypes.

Educational success is possible only with the help of supportive teachers, yet such issues as accessibility barriers complicate life affected by disability problems. Learning spaces should be inclusive to address various needs and provide equity. Intersectionality identifies the role of stereotypes based on gender in shaping the marginalization and privilege experiences and emphasizes the need to adopt inclusive environments.

Conclusion

This study concluded that students with disabilities experience a set of issues including personal, familial, sociocultural, financial, and gender-related ones whose impact on their experiences is substantial and affects their experiences in institutions of higher education. The importance of family support, close personal knowledge about disability is also emphasized as these factors are essential to enable people to obtain education, become

better students, and reach their life goals. Nevertheless, economic issues may have a direct effect on the academic performance, and the government quota systems are not always sufficient, as the number of available seats is a major challenge. One of such findings highlight that females with disabilities were more marginalized than their male counterparts, this is mainly because of being labelled and discriminated against by the society on the basis of the gender and also because of the disability. Though there is a bit of knowledge there is still a contribution to the attitudes of the majority that help create a stigma, and ironically, overprotection can be taken to portray weakness or lack of abilities in relation to people with disabilities. The study highlights the urgent need to raise awareness and acceptance in the society in order to foster more inclusive and accommodating environments and therefore foster school achievement and overall wellness in all individuals with disabilities.

Recommendations

It is recommended that there must be focus on the development of inclusivity, the debate against stigmatizing cultures, and the empowerment of individuals by educating them and raising awareness to create a more supportive and fairer academic environment. Education facilities should focus on creating awareness regarding disability, where the information should be disseminated correctly and people with disabilities should be actively involved in the society. The policymakers must advocate the rights of students with disabilities and empower them so that they can take the initiative to advocate their rights and more importantly, they need to be involved in the process of policy making process to make sure that the problems identified are translated into real time solutions. In conjunction with the relevant stakeholders, the education department of the government ought to initiate programs that would guarantee the social, economic, political, and the civil rights of people with disabilities and create an in-depth guideline that would be followed by the learning institutions to protect their future. To increase their representation and participation, people with disabilities should also be increased in the quota in work and education. The government must also conduct training and seminars in both the commercial and the public area to create tolerance and respect to those with disabilities. It is also recommended that in future, new research should explore disability with other social identities other than gender, do quantitative research using larger sample sizes and research in the rural regions or other universities to learn more about the various challenges that students with disabilities experience.

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