Government Policy Initiatives and the Economic Rights of Persons with Disabilities in Zimbabwe's Second Republic

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ABSTRACT

This research evaluates the effectiveness of Zimbabwe's government policy initiatives under the Second Republic in promoting the economic rights of persons with disabilities (PWDs), particularly in the areas of employment, entrepreneurship, and financial inclusion. It analyses the legislative and policy measures intended to support PWD economic inclusion and assesses the implementation strategies of these policies, identifying significant gaps in enforcement and resource allocation that hinder full participation. Utilizing an exploratory, mixed-methods approach, the study integrates qualitative and quantitative data collected through documentary analysis, stakeholder interviews, and questionnaires, employing purposive and snowball sampling techniques to engage participants with relevant expertise in disability rights and economic policy. Thematic analysis reveals key challenges, including inadequate policy enforcement, insufficient funding structures, and a lack of supportive systems. Furthermore, issues such as physical inaccessibility, financial exclusion, and societal stigma continue to limit the economic participation of PWDs. The study concluded that Zimbabwe's National Disability Policy (NDP) and National Development Strategy 1 (NDS1) present commendable frameworks aimed at promoting economic inclusion for persons with disabilities (PWDs), yet they remain hampered by weak implementation, insufficient funding, and systemic barriers that persist in marginalizing PWDs. While these policies recognize PWDs' rights to employment, entrepreneurship, and financial access, their practical impact is constrained by the lack of accessible infrastructure, ineffective policy enforcement, and societal stigma that impedes fair economic participation. To truly fulfil PWDs' economic rights, Zimbabwe must not only strengthen enforcement mechanisms and allocate targeted resources but also implement integrated support systems that address both the social and structural dimensions of inclusion. Only through decisive action can Zimbabwe transform policy ambitions into real, equitable opportunities for PWDs, thus ensuring alignment with both national commitments and international standards of economic empowerment. In this regard, it recommends that; The Ministry of Finance should allocate funds for disability initiatives and ensure accountability. The Ministry of Public Service, Labour, and Social Welfare should enforce accessibility standards in infrastructure and employment. The Ministry of Industry and Commerce should promote disability inclusion in sectors. The Ministry of Finance and Women Affairs should create adaptive loan products for PWDs. The Ministry of Public Service, Labour, and Social Welfare should support disability advocacy groups. The Office of the Special Advisor on Disability Issues should prioritize disability in government programs. Laws should align with the UNCRPD, led by the Ministry of Public Service and supported by the Ministry of Justice. Parliament should pass a disability inclusion Act and establish a portfolio committee for disability and inclusion.

Keywords: Government Policy Initiatives, National Disability Policy and the National Development Strategy 1 and Persons with Disabilities

BACKGROUND AND INTRODUCTION

The promotion and protection of the economic rights of Persons with Disabilities (PWDs) have been a global concern for decades. Economic rights, as articulated in the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), include the right to work, employment, social protection, financial inclusion, and access to entrepreneurship opportunities. These rights are also reflected in Agenda 2030 under the Sustainable Development Goals (SDGs), particularly SDG 8, which promotes decent work and economic growth, and SDG 10, which focuses on reducing inequalities.

Zimbabwe's Constitution of 2013 explicitly recognizes the rights of persons with disabilities (PWDs), including economic participation, access to education, and employment opportunities. Section 22 of the Constitution highlights the state's obligation to ensure the welfare of PWDs, mandating efforts to create opportunities for economic participation and self-sufficiency (Constitution of Zimbabwe, 2013, s.22). In addition to economic rights, the Constitution guarantees the right to education in Section 75, requiring the state to take reasonable steps to promote inclusive education and facilitate access to educational opportunities for all citizens, including those with disabilities (Constitution of Zimbabwe, 2013, s.75). Further supporting equal rights for PWDs, Section 83 mandates the state to promote equal employment opportunities, enabling PWDs to participate fully in society by overcoming barriers to employment and other social activities (Constitution of Zimbabwe, 2013, s.83). These constitutional provisions underscore Zimbabwe's commitment to the empowerment and inclusion of PWDs within its social, educational, and economic systems. However, despite these robust frameworks, the practical realization of these rights remains a challenge globally, regionally, and in Zimbabwe.

In developed countries, such as those in the West, North America, and the Middle East, significant strides have been made in promoting and protecting the economic rights of PWDs. The Americans with Disabilities Act (ADA) of 1990 in the United States is one of the most progressive pieces of legislation aimed at ensuring the full participation of PWDs in the economy. The act mandates that employers provide reasonable accommodations to employees with disabilities and prohibits discrimination in employment, government programs, and public services (Blanck et al., 2020). However, despite these legal frameworks, challenges remain in terms of full economic inclusion. For instance, PWDs in the U.S. experience higher unemployment rates compared to non-disabled persons. According to the U.S. Bureau of Labor Statistics (2022), only 19.1% of persons with disabilities were employed, compared to 63.7% of those without disabilities. Discrimination, inaccessible workplaces, and limited awareness among employers continue to hinder full economic participation for PWDs (Blanck, 2020). In Europe, many countries have adopted similar measures to promote economic inclusion. The European Union's Employment Equality Directive of 2000 prohibits discrimination based on disability in the workplace. Countries such as Sweden and Germany have established quota systems that require a certain percentage of employees in large companies to be PWDs. Despite these legal frameworks, economic disparities persist. For example, Germany's quota system is not fully enforced, and many companies opt to pay fines rather than meet the required employment targets for PWDs (Waldschmidt, 2020).

In the Middle East, strides have been made in countries like the United Arab Emirates (UAE) under its National Policy for Empowering People of Determination. The policy aims to integrate PWDs into the labour market by offering incentives to companies that hire them, as well as by improving accessibility in workplaces. However, stigma and social attitudes towards PWDs remain barriers to economic inclusion, as many sectors are still reluctant to hire persons with disabilities (Hasnain, 2021). On the African continent, there has been a regional push towards addressing the rights of PWDs, notably through instruments like the *African Charter on Human and Peoples' Rights* and the *Protocol on the Rights of Persons with Disabilities in Africa* adopted in 2018 by the African Union (African Union, 2018). These frameworks emphasize not only the protection of human rights but also economic empowerment as a fundamental aspect of achieving equality for persons with disabilities. Despite these commitments, economic inclusion remains a significant challenge across many African nations, with PWDs experiencing higher rates of unemployment, poverty, and limited access to education and vocational training (Lang & Murangira, 2009). These factors are compounded by inadequate policy implementation, weak enforcement of existing legislation, and insufficient government support.

However, African, countries like South Africa have made significant efforts to address the economic rights of PWDs. South Africa's Employment Equity Act of 1998 mandates the inclusion of PWDs in the workforce, while the Promotion of Equality and Prevention of Unfair Discrimination Act (2000) prohibits disability-based discrimination. South Africa's constitution also guarantees the economic rights of PWDs. However, despite these legal frameworks, South Africa faces challenges such as high unemployment rates for PWDs and limited access to financial services. A report by the South African Human Rights Commission (2021) highlights that the implementation of these laws is often inconsistent, and many companies fail to meet the employment targets for PWDs. Kenya is another African country that has made strides through the Persons with Disabilities Act of 2003 and its subsequent amendments. Kenya has also ratified the UNCRPD, which emphasizes economic inclusion. While Kenya has established a National Development Fund for PWDs to promote entrepreneurship, the allocation of resources remains limited, and there is still a significant gap in financial inclusion for PWDs (Maina, 2020).

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Nigeria, Africa's most populous country, passed the Discrimination Against Persons with Disabilities (Prohibition) Act in 2018. This law includes provisions for economic rights, mandating equal access to employment opportunities and financial services. However, as with other African countries, the challenge in Nigeria lies in the implementation of these policies. Inadequate funding, lack of awareness, and deeply entrenched stigma continue to marginalize PWDs in the economic sphere (Obani, 2019).

Zimbabwe ratified the UNCRPD in 2013, during the First Republic, as part of its commitment to international standards on disability rights. The Second Republic, which began in 2017, has made notable strides in terms of disability rights, particularly under the leadership of President Emmerson Mnangagwa. Some of the significant advancements include the formulation of the National Disability Policy in 2021, which aims to enhance the socio-economic participation of PWDs, and the inclusion of disability issues in the National Development Strategy 1 (NDS1). Furthermore, the government is in the process of amending the Disabled Persons Act of 1992 to harmonize it with the UNCRPD and other international standards (Choruma, 2020).

However, despite policy frameworks supporting the economic rights of persons with disabilities (PWDs) in Zimbabwe, practical realization remains limited. PWDs face high unemployment rates, with many confined to low-security informal sector jobs. Structural barriers, such as limited access to credit and lack of tailored financial products, hinder entrepreneurship and financial inclusion (Mtetwa, 2020). Stigma and discrimination further restrict employment opportunities, and underfunded vocational training centres struggle to meet demand (Choruma, 2020). Financial institutions often perceive PWDs as high-risk, limiting access to essential financial services (Mlambo, 2021), indicating the need for more effective interventions. Given this background, the issue of economic rights for PWDs in Zimbabwe remains crucial, as this population continues to face marginalization despite protective legal frameworks. This research aims to evaluate the effectiveness of government efforts under the Second Republic to promote these rights, focusing on employment, entrepreneurship, and financial inclusion. By analysing both the successes and limitations of current policies, the study seeks to contribute to more effective strategies for fully realizing the economic rights of PWDs in Zimbabwe.

Statement of the Problem

Despite Zimbabwe's commitment to policies such as the *National Disability Policy (2021)* and *National Development Strategy 1 (NDS1)*, the practical realization of economic rights, including the right to work, access to entrepreneurship opportunities, and financial inclusion, remains limited. However, PWDs continue to face significant barriers in accessing employment, entrepreneurship opportunities, and financial services which hinders their economic empowerment. Approximately 7% of Zimbabwe's population, translating to around 914,000 individuals, live with disabilities, but only 26% of PWDs have access to opportunities for economic participation, such as employment or credit facilities. This research aims to Find the effectiveness of implementing these policies.

Research Questions

1. What policy strides have been achieved to promote, protect and fulfil the economic inclusion of persons with disabilities in Zimbabwe?
2. What government policy implementation strategies are in place to fulfil the economic rights of persons with disabilities in Zimbabwe under the Second Republic?
3. How effective are the government's policy implementation efforts in promoting the economic rights of persons with disabilities in Zimbabwe during the Second Republic.

The findings of this research are significant for the human rights domain as they provide a critical analysis of the effectiveness of Zimbabwe's government policies in promoting the economic rights of PWDs. Through identifying gaps in policy implementation and highlighting areas where the government has either succeeded or fallen short, the research offers valuable insights into how economic rights can be better fulfilled. These findings have broader implications for ensuring that PWDs are fully included in economic activities, in line with international human rights standards, such as the UN Convention on the Rights of Persons with Disabilities (UNCRPD). Ultimately, the research contributes to the ongoing efforts to advance economic empowerment and inclusion for PWDs in Zimbabwe.

Theoretical Framework

The Sustainable Livelihoods Framework (SLF) and the Human Rights Model of Disability will make the theoretical frameworks for this research. Both models offer unique insights into the economic and social challenges faced by persons with disabilities (PWDs) in Zimbabwe, particularly regarding the effectiveness of government policies in ensuring economic inclusion.

The Sustainable Livelihoods Framework (SLF), developed in the 1990s by the UK Department for International Development (DFID), focuses on how individuals and communities mobilize various assets, or "capitals," to achieve sustainable livelihoods. These capitals include human, social, natural, physical, and financial assets, which interact within a vulnerability context shaped by shocks (e.g., droughts), trends (e.g., economic policies), and seasonal challenges. The SLF's emphasis on resources and strategies to achieve sustainable economic well-being makes it relevant for this study, as it allows for a detailed analysis of the assets needed by PWDs to overcome structural barriers to economic participation. According to Scoones (1998), SLF underscores how people's ability to achieve economic security depends on access to livelihood assets and institutional support systems. For PWDs in Zimbabwe, these assets include accessible training, inclusive financial products, and supportive community networks, all of which are key to overcoming vulnerability and achieving economic empowerment.

The Human Rights Model of Disability represents a fundamental shift from earlier models of disability, focusing on the rights and dignity of PWDs as inherent and legally protected. Developed as a response to models that viewed disability through a medical or charity lens, the Human Rights Model aligns disability rights with fundamental human rights principles, as outlined in international frameworks like the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). According to Degener (2016), this model asserts that PWDs are entitled to participate fully in society, with equal access to employment, education, and financial resources. This perspective is crucial for the research, as it frames economic participation as a basic human right, providing a normative foundation for assessing Zimbabwe's government policies on PWD inclusion.

The SLF's core elements; human, social, natural, physical, and financial assets will serve as a lens to analyse how PWDs in Zimbabwe access resources essential for economic participation. For instance, financial capital is relevant to assessing access to credit facilities and tailored financial services, while human and social capital relates to access to skills training, networks, and community support systems. This framework helps address research objectives related to evaluating resource allocation and understanding barriers to economic inclusion for PWDs.

The Human Rights Model of Disability provides an ethical and legal foundation for the research, emphasizing that economic participation is not merely a policy goal but a right. This model is essential for evaluating how effectively Zimbabwe's policy initiatives align with human rights standards, such as the rights to work, access entrepreneurship, and obtain financial services without discrimination. This perspective aligns with the research's objective to assess government strategies in promoting PWD economic rights, guiding the analysis of policies against human rights benchmarks.

In analysing data, the SLF will be instrumental in evaluating the structural and resource-based barriers PWDs face in accessing economic opportunities. For example, by assessing the availability and accessibility of each type of capital (e.g., financial products for PWD entrepreneurs), the research can identify areas where government interventions are insufficient or misaligned with PWD needs. The SLF will also guide the exploration of institutional support systems (e.g., vocational training) and how they impact PWDs' economic resilience.

The Human Rights Model will frame discussions on societal and institutional obligations toward PWDs, analysing policy gaps against international disability rights standards. This model will guide the evaluation of discriminatory practices (such as stigma and physical inaccessibility) and whether current policies adequately protect PWDs' rights to economic inclusion.

These two models are complementary, with each covering distinct aspects of PWD economic rights. The SLF offers a practical, asset-based view, enabling an analysis of material and social resources needed for economic participation. The Human Rights Model, meanwhile, provides a normative and rights-based foundation, asserting that access to these resources is a matter of human rights, not charity or privilege. Together, they form a robust framework that combines resource accessibility with ethical imperatives, providing a comprehensive basis for analysing the economic rights of PWDs. While the SLF has been critiqued for focusing heavily on assets and potentially overlooking systemic discrimination, integrating the Human Rights Model mitigates this limitation by emphasizing legal obligations to address structural inequalities (De Haan, 2012). Similarly, the Human Rights Model's limitation in addressing practical resource constraints is complemented by the SLF's focus on access to livelihood assets. Using both models allows the research to explore both tangible barriers and broader rights-based imperatives, creating a well-rounded analysis that is both practically grounded and ethically rigorous.

LITERATURE REVIEW

The promotion and protection of the economic rights of persons with disabilities (PWDs) is a global concern that has evolved significantly over the years, with various international, regional, and national efforts aimed at addressing this issue. The literature review for this research situates the economic rights of persons with disabilities (PWDs) within a global, regional (Africa), national (Zimbabwe), and local (Harare) context, examining how various frameworks, policies, and social dynamics shape the issue. The aim is to critically analyse these dimensions to assess the Zimbabwean government's progress in promoting economic rights for PWDs under the Second Republic.

Globally, the economic rights of PWDs have gained increasing attention through frameworks like the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which emphasizes employment, financial inclusion, and entrepreneurship as essential economic rights. Ratified by many countries, the UNCRPD has inspired national policies and legislation across diverse contexts. Notably, the United States' Americans with Disabilities Act (ADA) of 1990 is a landmark legislation that set a global benchmark by mandating reasonable accommodations and prohibits discrimination in employment, government programs, public services and other spheres (Blanck et al., 2020). In the U.S., for example, only 19.1% of persons with disabilities were employed, compared to 63.7% of those without disabilities, highlighting ongoing issues of discrimination and limited awareness among employers. Yet, gaps remain and challenges persist, such as higher unemployment rates among PWDs and inaccessible workplaces. For example, the U.S. Bureau of Labor Statistics (2022) found that employment rates among PWDs lag considerably behind those of non-disabled individuals, underscoring challenges such as workplace accessibility and persistent discrimination (Blanck, 2020).

Similarly, the European Union's Employment Equality Directive (2000) set a powerful mandate against disability-based discrimination, pushing member states to adopt policies that enhance the employment of persons with disabilities (PWDs). This directive underscored the need for practical measures to improve accessibility to employment and reduce structural biases against PWDs. Countries like Sweden and Germany have translated this mandate into quota-based approaches, compelling companies to employ a certain percentage of PWDs or face fines. Yet, despite these efforts, enforcement has proven complex, with many businesses opting to pay fines instead of actively promoting inclusivity in hiring. Germany's approach, for example, legally mandates companies with over 20 employees to fill 5% of their positions with PWDs. Nonetheless, studies indicate that companies commonly sidestep this requirement by choosing to pay fines, which, while meant as a deterrent, often prove less costly than restructuring workplace environments for inclusivity. Waldschmidt (2020) critiques this system as creating a superficial compliance model, whereby the financial penalty serves as a "license to exclude," undercutting the directive's intent to foster true workplace diversity.

However, despite these policies, substantial disparities persist, reflecting a fundamental disconnect between policy ambitions and corporate compliance. For instance, Mladenov (2021) highlights that while quotas offer a symbolic commitment to equity, they often fail to address ingrained corporate biases that regard hiring PWDs as costly or complicated. In Sweden, efforts to strengthen compliance include initiatives like the "Wage Subsidy" program, which aims to make hiring PWDs more financially feasible for employers by covering part of their salaries. This program, while progressive, has been criticized for positioning PWDs as "subsidized labor" rather than addressing workplace barriers head-on (Anderson, 2022). According to Moyo (2019), the recurring choice to pay fines rather than hire PWDs indicates a need for more stringent enforcement mechanisms and the potential benefits of public reporting to boost accountability. Similarly, the European Disability Forum (2021) calls for better integration of accessibility standards within employment settings, recommending additional incentives for companies that prioritize inclusivity. The persistence of this pattern points to an underlying tension between policy frameworks designed to achieve equality and the operational practices of businesses that may view such inclusivity as optional rather than imperative.

In the African context, the African Charter on Human and Peoples' Rights and the Protocol on the Rights of Persons with Disabilities (2018) express Africa's commitment to advancing economic rights for persons with disabilities (PWDs), emphasizing employment, entrepreneurship, and education as critical pathways to social equity (African Union, 2018). Despite these commitments, however, PWDs continue to face significant barriers in accessing economic opportunities due to high unemployment rates and widespread poverty. Lang and Murangira (2009) argue that such pervasive socioeconomic challenges act as substantial barriers to the economic inclusion of PWDs, preventing them from fully exercising their rights. They further contend that these obstacles are compounded by inconsistent policy implementation across African nations, a gap that often leaves PWD-focused initiatives underfunded and unsupported. Moreover, Moyo (2020) critiques the limited government support in many African countries, suggesting that, without sustained investment and policy enforcement, these initiatives remain more symbolic than transformative, keeping PWDs marginalized within society and the economy. Together, these scholars illustrate that while regional policies outline robust frameworks, the lack of actionable support and resources perpetuates inequities for PWDs.

South Africa's approach exemplifies both progress and ongoing challenges in realizing disability rights. The Employment Equity Act (1998) and the Promotion of Equality and Prevention of Unfair Discrimination Act (2000) form a comprehensive legal basis for PWD inclusion within the workforce, mandating equal opportunity and explicitly prohibiting disability-based discrimination (South African Human Rights Commission, 2021). Yet, as Moyo (2020) points out, a significant gap remains between policy and practice, with enforcement mechanisms often insufficient to compel private-sector compliance, which is particularly variable. A recent report by the South African Human Rights Commission (2021) highlights that, despite these legal protections, actual employment rates among PWDs remain low, reflecting broader systemic challenges within the private sector. Furthermore, Moyo (2020) posits that these issues reveal a need for more stringent accountability and enforcement measures to ensure that legislation translates into meaningful employment opportunities, indicating that legal frameworks alone are not enough without persistent and targeted implementation efforts.

In Kenya, efforts to promote PWD economic inclusion showcase a blend of progressive initiatives and persistent resource gaps. Kenya has ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and introduced a National Development Fund to boost PWD entrepreneurship, signaling an important commitment to financial accessibility and self-sufficiency for PWDs (Maina, 2020). However, Maina (2020) observes that, despite this progress, PWDs still struggle with systemic barriers, such as limited access to financial credit and a lack of tailored support structures, which hinder their ability to establish sustainable businesses. Lang and Murangira (2009) further underscore that financial exclusion remains one of the most profound obstacles for PWDs in Kenya, with the National Development Fund providing only a partial solution. To foster substantial change, Maina (2020) argues that Kenya must address these financial inclusion gaps more comprehensively, investing in wider resource distribution to ensure PWDs can participate fully in Kenya's economic landscape. Through these initiatives, it becomes evident that, while policy intentions are strong, bridging the gap between policy and practical access is essential to achieving true economic inclusivity across Africa.

Zimbabwe's ratification of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in 2013 marked a turning point in the country's approach to disability rights, signalling its commitment to integrating PWDs within the socio-economic framework. Under the Second Republic, this commitment became more pronounced with the National Disability Policy's introduction in 2021, which underscores inclusivity and the right to economic participation for PWDs (Mtetwa, 2020). Additionally, the National Development Strategy 1 (NDS1) includes specific provisions for disability issues, aligning the rights of PWDs with national development objectives. Yet, despite the strong legislative groundwork, practical barriers, such as high unemployment rates and restricted financial access, still hinder PWDs' ability to access formal economic opportunities. Moyo (2020) emphasizes that entrenched stigma plays a significant role in relegating PWDs to informal, often unstable, employment, illustrating the disconnect between policy aspirations and the socio-economic realities many PWDs face.

Recent government efforts to amend the Disabled Persons Act of 1992 further reflect Zimbabwe's intent to modernize disability legislation, aligning local laws with the broader principles of the UNCRPD and international disability rights standards. The amendment seeks to dismantle structural barriers and integrate PWDs into the national economy, providing a framework for inclusion that moves beyond symbolism (Choruma, 2020). According to Maina (2021), however, legislative progress alone is insufficient without dedicated resources for implementation, as well as a systemic change in social attitudes. Maina (2021) also observes that while legal frameworks create a foundation, PWDs remain excluded from mainstream economic opportunities, especially in financial sectors that provide limited support for accessible banking, credit, and investment products tailored to their needs. This gap underscores the necessity of policy-enforcement mechanisms that actively challenge discriminatory practices and build financial independence for PWDs.

Further complicating these efforts is the limited access to entrepreneurship and financial products tailored to PWDs' unique circumstances. Moyo (2020) highlights that, even with recent policy advances, PWDs often find themselves barred from critical economic resources, including credit facilities, investment opportunities, and practical financial support to establish and sustain businesses. The lack of accessible financial infrastructure effectively curtails PWDs' potential for entrepreneurship and economic self-sufficiency, which is essential for long-term inclusion. Additionally, as Mtetwa (2020) argues, most banks and lending institutions have not adapted their services to accommodate PWDs, often citing limited resources or claiming insufficient demand. This exclusion keeps PWDs marginalized within Zimbabwe's economy, impeding the realization of both personal and national development goals.

Ultimately, while Zimbabwe's policy landscape indicates significant strides toward disability inclusion, meaningful economic improvements for PWDs remain limited by implementation challenges and societal attitudes that are slow to shift. The Zimbabwe Human Rights Commission (ZHRC) recommends that Zimbabwe move beyond policy declarations by investing in accessible financial systems and enforcing anti-discrimination policies within both public and private sectors. Lang and Murangira (2021) advocate for a more comprehensive approach, combining financial inclusion initiatives with community-level programs to dismantle stigma and improve PWDs' access to mainstream economic activities. Without these supportive measures, Moyo (2020) contends that policy frameworks risk remaining aspirational rather than transformative, leaving PWDs without the tools needed to achieve genuine economic independence. Through these combined efforts, Zimbabwe has the potential to transform its policies from statements of intent to impactful instruments of socio-economic empowerment for PWDs.

Empirically, the discourse on the economic rights of persons with disabilities (PWDs) reveals deep-seated empirical debates, one of the most prominent being the effectiveness of legal frameworks in driving economic inclusion. Scholars such as Blanck (2020) and Waldschmidt (2020) argue that although robust legal structures, like the Americans with Disabilities Act in the United States and the Disability Discrimination Act in the United Kingdom, aim to secure economic rights for PWDs, significant gaps remain in implementation and enforcement. For instance, Moyo (2021) notes that even with these legislative efforts, economic disparities persist for PWDs, largely due to inconsistencies in enforcement, workplace accessibility issues, and a lack of resources to ensure compliance. These challenges highlight an essential critique of the legal approach: while policy can set foundational standards, broader cultural and systemic changes are necessary to foster genuine inclusion, as laws alone have proven insufficient in eliminating barriers to employment and financial access for PWDs. Without substantial social shifts, the employment and financial gaps faced by PWDs will likely continue.

Another notable empirical debate centres on societal attitudes and stigmatization, which have been recognized as critical barriers to economic participation for PWDs. Hasnain (2021) and Obani (2019) suggest that, regardless of legal protections, discriminatory attitudes among employers significantly limit job opportunities and financial independence for PWDs. In many African contexts, including Zimbabwe, these issues are compounded by low disability awareness and pervasive stigma. Mlambo (2021) argues that employers often lack both understanding and confidence in hiring PWDs, which, in turn, restricts economic opportunities. For example, Hasnain's (2021) research in Nigeria emphasizes that social perceptions heavily influence workplace inclusivity, indicating that legislation alone cannot alter entrenched beliefs. This perspective underscores the importance of education and awareness-raising initiatives to complement policy measures, particularly in regions where traditional views on disability still dominate.

In Zimbabwe, debates also focus on the state's role in upholding PWD rights within economic spaces. The National Disability Policy of 2021, enacted by Zimbabwe's Second Republic, marked a significant policy step toward economic inclusion. However, critics like Choruma (2020) argue that policy initiatives are often only as effective as their enforcement, and, unfortunately, Zimbabwe's government lacks adequate resource allocation and enforcement mechanisms. According to Choruma, without practical resource commitments, policies risk remaining rhetorical, offering little to no impact on PWDs' daily lives and economic prospects. This critique is supported by Moyo (2020), who suggests that only through collaborative public-private initiatives can Zimbabwe foster an economic environment where PWDs can genuinely participate. For example, the implementation of accessible infrastructure and job training initiatives for PWDs has been sporadic, leading to continued economic exclusion.

Finally, the economic participation of PWDs in Zimbabwe is also limited by systemic biases within financial institutions. Mlambo (2021) highlights that while financial inclusion is essential for economic empowerment, banks and other financial entities frequently overlook PWDs, assuming their inability to manage financial responsibilities. This institutionalized exclusion not only limits economic opportunities but also reinforces societal stereotypes about the capabilities of PWDs. Financial inclusion programs in neighbouring countries like South Africa demonstrate that when banks adopt inclusive policies, such as offering accessible banking facilities and tailored financial products, economic participation among PWDs improves significantly. Hence, the Zimbabwean experience calls for a multi-stakeholder approach where government policy, corporate responsibility, and societal attitudes converge to drive holistic economic inclusion for PWDs. Addressing these complex, interlocking issues can potentially pave the way for a more inclusive economic landscape in Zimbabwe.

Various researches have been conducted on the economic rights of persons with disabilities (PWDs), particularly concerning government initiatives aimed at their promotion, protection, and fulfilment. These studies span multiple contexts, including developed nations and other African countries, and provide crucial insights into the effectiveness of such initiatives. One noteworthy study conducted in Canada by McGowan et al. (2021) investigates the effectiveness of disability employment policies across various provinces. The primary objective of this research was to evaluate how these government initiatives facilitate economic participation among PWDs. McGowan et al. found that while Canada boasts comprehensive policies, implementation disparities exist, particularly in rural areas where resources are limited. The study identified barriers such as employer biases and a lack of awareness that hindered the economic integration of PWDs into the workforce. While this research provides valuable insights into the Canadian context, it does not examine the comprehensive social dynamics and community-level engagement that can influence policy effectiveness—a perspective that is essential when considering the unique challenges faced by PWDs in other regions, such as Zimbabwe.

In the African context, Mutevedzi and McCulloch (2020) conducted a significant study on the economic rights of PWDs in South Africa, focusing on the Broad-Based Black Economic Empowerment (B-BBEE) policy. The researchers aimed to assess how effectively these economic empowerment initiatives included PWDs and improved their economic situations. Their findings revealed that although the B-BBEE policy recognizes the rights of PWDs, the actual implementation frequently lacks rigor due to insufficient enforcement and monitoring mechanisms. The study also highlighted the need for increased accountability and active community engagement in policy formulation and execution. However, Mutevedzi and McCulloch's analysis does not account for the specific historical and socio-political dynamics that shape the experiences of PWDs in neighbouring countries like Zimbabwe, where economic rights may be influenced by different factors.

Turning to Zimbabwe, Moyo's (2020) study evaluates the role of the Zimbabwe National Disability Policy in promoting the economic rights of PWDs. The objective of this research was to assess the policy's effectiveness in creating equal economic opportunities for PWDs. Moyo's findings indicated that although the policy provided a framework for economic inclusion, significant implementation gaps exist, such as limited funding and a lack of awareness among key stakeholders. This study successfully identifies the barriers faced by PWDs but leaves unexplored the role of civil society organizations in advocating for economic rights and how their contributions might influence government initiatives. Such an examination could provide a more comprehensive view of the ecosystem surrounding economic rights in Zimbabwe.

However, despite the contributions of these studies, a notable knowledge gap persists regarding the thorough evaluation of government initiatives that promote the economic rights of PWDs in Zimbabwe. While existing literature highlights barriers and policy shortcomings, there is a lack of focused analysis on how various initiatives interact with each other and the specific experiences of PWDs. Additionally, the influence of community advocacy and the active involvement of PWDs in shaping policies are underexplored, limiting our understanding of how to create a more inclusive environment. In this regard, the research at hand aims to address these gaps by conducting a comprehensive assessment of government initiatives aimed at promoting the economic rights of PWDs within Zimbabwe's Second Republic. By integrating the perspectives of PWDs and insights from civil society organizations, the study seeks to offer a holistic understanding of the effectiveness of these initiatives. Furthermore, it will examine best practices from both local and international contexts to inform future policy development and implementation strategies.

RESEARCH METHODOLOGY

The research methodology for this study utilizes an exploratory design to gain a comprehensive understanding of the challenges and opportunities surrounding economic inclusion. As Creswell and Poth (2018) note, exploratory research is ideal for emerging or under-researched topics, as it allows for the identification of key themes and complex patterns. This research design is particularly suited to investigating the effectiveness of government policies, their implementation, and the lived experiences of PWDs in Zimbabwe, establishing a foundation for actionable strategies to promote economic rights (Creswell & Poth, 2018). Additionally, Saunders, Lewis, and Thornhill (2019) argue that exploratory designs are beneficial for uncovering intricate social issues, which aligns with this study’s focus on disability inclusion.

A mixed-methods approach was adopted to provide a comprehensive understanding of the research problem, leveraging both quantitative and qualitative data. Creswell and Plano Clark (2011) assert that mixed methods strengthen findings by combining statistical data with contextual insights, enhancing both validity and depth. In this study, quantitative data collection through questionnaires focused on unemployment rates, economic participation, and access to financial services among PWDs, while qualitative data collection involved interviews with selected participants to gather detailed information on perceived barriers, resource needs, and policy impacts. This combined approach was key in providing a holistic understanding of economic exclusion and enabled evidence-based recommendations for improving economic inclusion efforts.

The target population included specific groups central to the issue of PWD economic rights in Zimbabwe: These included; persons with disabilities, government officials from relevant ministries, political party representatives and disabled persons organisations (DPOs) actively involved in disability rights. A total of 10 PWDs were selected to participate in the study, focusing on individuals engaged in or seeking economic opportunities, including self-employment, access to credit, or vocational training. This group provided insights into their firsthand experiences with economic barriers and perceptions of government policy impacts. The study targeted **5** government officials from departments directly relevant to economic inclusion for PWDs. These included officials from the Ministry of Public Service, Labour, and Social Welfare, which oversees disability welfare and employment policy; the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, Office of the Advisor on Disability responsible for advising the Office of the President and Cabinet on disability related issues and the parliament which consists of specific representatives for persons with disabilities, the disability senators. Their input was critical in understanding policy formulation, budget allocation, and the challenges in implementing disability-inclusive policies.

Two political parties’ representatives, one from the ruling and the other from the main opposition party were included for their role in influencing development policy including disability policy and implementation in government through their representatives. Three disabled DPOs were included for their role in promoting policy accountability and supporting PWD economic rights. Key organizations such as the National Association of Societies for the Care of the Handicapped (NASCOH) and Leonard Cheshire Disability Zimbabwe were selected for interviews due to their advocacy in disability rights, focusing on economic inclusion and policy change.

The study used purposive and snowball sampling techniques to identify participants with relevant expertise or experience in disability rights and economic policy. Purposive sampling was applied to select government officials, advocacy representatives, and service providers, ensuring participants were directly involved in economic policy and services impacting PWDs (Saunders et al., 2019). For PWD participants, snowball sampling facilitated access to a broader range of individuals within marginalized communities, leveraging networks to reach those who may otherwise be inaccessible (Atkinson & Flint, 2001). Teddlie and Yu (2007) caution that these methods can introduce bias; however, they were essential for reaching specific population segments relevant to the study. The sample sizes which consisted of 20 participants were determined based on the saturation principle, where data collection continued until no new themes or information emerged, ensuring both depth and credibility in findings (Guest, Bunce & Johnson, 2006). The saturation approach was effective in capturing comprehensive views across PWDs, government representatives, and service providers, confirming that the sample size was sufficient to address the research objectives.

Data collection involved questionnaires and semi-structured interviews and documentary analysis. Questionnaires which yielded quantitative data were administered to 5 government officials and 3 service providers, achieving a 100% response rate. These questionnaires gathered data on policy impacts, financial services access, and perceptions of policy implementation effectiveness. Qualitative Data was collected using semi-structured interviews were conducted with 10 PWDs and 5 additional key informants from DPOs, political parties' representatives This approach provided rich, contextual data on lived experiences, barriers to economic inclusion, and recommendations for policy improvement. The interviews yielded a 100% response rate, reflecting high participant engagement and enhancing data reliability. Documentary analysis in form of government reports and reports from DPOs complemented both qualitative and qualitative data from questionnaires and interviews.

Multiple validation techniques were applied to ensure data credibility, including member checking and triangulation. Member checking, as highlighted by Lincoln and Guba (1985), enabled participants to review and confirm the data collected from them, aligning the researcher's interpretations with their actual experiences and enhancing the authenticity of the data. Additionally, triangulation, advocated by Creswell (2014), helped cross-validate findings across different data sources, including interviews, questionnaires, and documents, thereby confirming the reliability of the results and minimizing researcher bias. These validation strategies proved essential in strengthening the trustworthiness of the study, particularly given the sensitive nature of working with a vulnerable population.

Data analysis involved both quantitative and qualitative techniques. Microsoft excel was used to analyse quantitative data, identifying key patterns in economic on the effectiveness of efforts to fulfil the economic rights of persons PWDs, while qualitative data was subjected to thematic analysis. Several prominent themes emerged that reveal critical insights into the barriers and facilitators of economic inclusion for persons with disabilities (PWDs) in Zimbabwe. These themes provided a systematic approach to identifying recurring patterns and responses among participants, thus illuminating the core challenges faced by PWDs in accessing economic opportunities. The themes that emerged were; Presence of structural barriers that limit PWDs' access to economic opportunities; Financial exclusion and limited access to credit; Stigmatization and societal attitudes; Inadequate policy implementation and enforcement and the role of advocacy and support networks.

Ethical considerations have been a priority throughout this research, given the vulnerability of the PWD population. Informed consent was obtained from all participants, ensuring that they were fully aware of the study's objectives and their right to withdraw at any point (American Psychological Association, 2020). Confidentiality and anonymity in sensitive were upheld to builds trust and encourages open participation. The decision to conceal respondents' identities is driven largely by the sensitive political context surrounding the topic. The study critiques government policy effectiveness in promoting economic rights for persons with disabilities (PWDs) in Zimbabwe, which includes assessing gaps and shortcomings in policy implementation. Given Zimbabwe's political climate, where government performance critiques can be perceived as anti-government, the research raises sensitivity concerns. Respondents who provide negative feedback or identify areas where government efforts fall short may risk being viewed as politically oppositional.

While some participants expressed willingness to have their names disclosed, others voiced concerns about potential political victimization. They feared that being associated with statements critical of government policy could lead to repercussions, including social or political backlash. This risk is particularly relevant in environments where dissenting opinions, even in research, may lead to suspicion or marginalization. For these reasons, anonymity and confidentiality were upheld to protect all participants, enabling them to express their experiences and perspectives openly without fear of retribution. This approach aligns with Creswell and Poth's

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(2018) emphasis on protecting vulnerable populations in politically sensitive research. Through ensuring participants' identities remain confidential, the research not only respects their privacy but also promotes a safe space for honest discourse on government policy effectiveness, which is essential for achieving reliable, unbiased findings.

Demographics of Participants

To ensure that the data collected provided a comprehensive and informed view, participants were purposively selected based on their qualifications and relevant experience in disability rights, economic inclusion, and policy implementation. The sample included 20 respondents with diverse roles, including the actual persons with diverse disabilities covering all disability constituencies, representatives from the disability advocacy sector, government ministries and departments, SMEs Association Zimbabwe, and other disability-focused organizations. All participants had over five years of involvement in issues related to the economic rights of PWDs, highlighting their expertise and the informed nature of their responses. Each participant demonstrated familiarity with Zimbabwe's National Disability Policy (NDP) and the National Development Strategy 1 (NDS1) as they pertain to PWD economic inclusion. This experience ensured a high level of insight into the challenges and potential solutions for promoting the economic rights of PWDs in Zimbabwe, lending credibility and depth to the analysis.

For quantitative data collection through questionnaires, a total of 5 participants were administered questionnaires, all of whom completed the questionnaire, yielding a **100% response rate**. For qualitative data analysis, a total of 15 key informants were approached for interviews and all agreed participated in the interviews fully also yielding a 100% response rate. This high response rate adds validity and reliability to the findings of this research. Table 1 below summarizes the response rate:

Table 1: Response Rate

Data Collection Instruments	Total Distributed	Total Responses	Response Rate
Questionnaires	5	5	100%
Interviews	15	15	100%

RESULTS ANALYSIS AND DISCUSSION

A Critical Analysis of the NDP and NDS 1 for the Economic Rights of Persons with Disabilities
The National Development Strategy 1 (NDS1) and the National Disability Policy (NDP) in Zimbabwe reflect a governmental effort to enhance economic empowerment for marginalized populations, including persons with disabilities (PWDs). However, a deeper examination of specific sections within these documents reveals limitations in effectively operationalizing economic rights for PWDs. Section 3.2 of the NDP, titled "Economic Empowerment and Self-Reliance," provides a relatively direct reference to the government's commitment to promote economic opportunities for PWDs through measures like vocational training, access to employment, and financial support. This section is vital as it mandates the inclusion of disability-friendly programs in both the public and private sectors, intending to create sustainable economic inclusion. Similarly, Section 4.1 discusses the funding mechanisms required for implementing the NDP's objectives. However, while these sections recognize the rights of PWDs to economic inclusion, they lack specificity regarding dedicated resource allocation and enforcement measures to ensure these commitments translate into practical outcomes.

In contrast, the NDS1 document incorporates a general approach to inclusivity within its "Inclusive Growth" section but does not distinctly address the unique economic needs of PWDs. Chapter 12 on "Cross-Cutting Issues" briefly mentions disability inclusion as part of a broader inclusivity agenda, yet it fails to provide explicit clauses or initiatives dedicated to the economic empowerment of PWDs. This generalized approach has drawn criticism from scholars like Chinyoka (2021), who argue that effective economic empowerment policies for PWDs require targeted interventions that acknowledge and address the specific obstacles faced by this group. The lack of tailored programs within the NDS1 undermines the potential impact of Zimbabwe's economic policies on PWDs, as the document presumes that broad economic strategies will inherently benefit all social groups equally, a perspective increasingly criticized in recent disability studies (Gondo, 2021). The NDP's targeted approach, while more specific, has also been critiqued for its limited practical impact. According to Chidzonga and Mpofu (2022), while Section 3.2 of the NDP outlines significant commitments to improve employment and entrepreneurial opportunities for PWDs, the absence of an enforcement mechanism weakens the policy's potential for real-world application. This section's reference to providing vocational training for PWDs, for instance, remains largely aspirational without concrete guidelines on implementation, timelines, or dedicated resources. As Mandipa (2021) highlights, policies aimed at marginalized groups, such as PWDs, often require precise implementation frameworks and dedicated funding to address structural inequalities effectively. The absence of such mechanisms in the NDP suggests a gap between the policy's intentions and its capacity for tangible impact.

Furthermore, Section 4.1 of the NDP, which addresses funding, is notably vague regarding budget allocations specific to PWD-related initiatives. The lack of clear financial commitments in both NDP and NDS1 is a common issue in disability policy, as noted by Gwekwerere (2020), who argues that underfunded policies frequently fail to achieve their intended impact on marginalized populations. Without dedicated funding, policy goals related to accessible infrastructure, tailored financial services, and PWD-targeted entrepreneurship programs remain largely unattainable. In similar contexts, research by Gondo (2021) supports the view that well-defined funding allocations and structured implementation plans are critical to bridging the gap between policy formulation and effective action.

Both documents express alignment with international frameworks, such as the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). Section 3.2 of the NDP explicitly references economic self-reliance and financial independence as rights protected under international conventions, positioning Zimbabwe's policy within a global rights-based approach. According to Musarurwa (2022), this alignment with international standards is commendable as it reflects a commitment to global human rights principles; however, without localized, practical adaptations, such frameworks may fall short. Ncube (2022) argues that aligning national policies with international conventions must be accompanied by contextualized implementation strategies, such as those that address specific economic barriers faced by PWDs in Zimbabwe, including financial exclusion, workplace discrimination, and limited access to vocational training. As a result, while the NDP's alignment with international frameworks provides a normative foundation for economic empowerment, the absence of concrete guidelines weakens its potential effectiveness.

The NDS1's approach to inclusive growth reflects a general trend observed in development policy, wherein inclusivity is framed as a broad objective rather than a specific, actionable goal. The "Inclusive Growth" section's failure to distinctly address the needs of PWDs reveals a gap that scholars like Chikwanha (2021) argue is common in many African policy documents, where marginalized groups are mentioned but not prioritized with specific, measurable objectives. This oversight highlights a disconnect between inclusive rhetoric and the lived realities of PWDs who face systemic economic barriers, such as inaccessible workplaces and limited access to credit (Moyo, 2021). Recent literature emphasizes that effective inclusivity requires structural adjustments that explicitly account for these barriers, as highlighted by Taderera and Hall (2020), who note that economic empowerment policies are only impactful when they address both individual and structural dimensions of exclusion.

Political dynamics in Zimbabwe further complicate the implementation of these policies. Musarurwa (2022) points out that critique of government performance, as is often necessary in assessing policy efficacy, is politically sensitive. This sensitivity affects the ability of civil society organizations (CSOs) and advocacy groups to openly discuss the shortcomings of government policies for fear of political repercussions. As Mandaza (2022) explains, the political environment in Zimbabwe can dissuade critical discourse on policy effectiveness, limiting the engagement of stakeholders essential for policy implementation. The absence of such discourse in policy development and assessment inhibits the potential for meaningful feedback loops that could improve the NDP and NDS1's impact on PWD economic empowerment. The NDP and NDS1 both attempts to promote inclusive economic policies; however, they lack integration, which weakens their collective impact. According to Chikumba (2022), effective policy for marginalized populations requires a synergistic approach where various policy documents align seamlessly to address the complexities of economic exclusion. In this case, while the NDP's Section 3.2 offers a strong foundation for economic empowerment, its objectives are not fully integrated within the broader economic strategies outlined in the NDS1. This disconnect reflects a broader issue in policy development, where separate policies addressing related issues lack operational coherence, reducing their effectiveness in addressing intersectional challenges faced by PWDs (Chinyoka, 2021).

Drawing inference from the above, while the NDP and NDS1 collectively provide a framework for the economic empowerment of PWDs, their limited operationalization and lack of targeted funding hinder their effectiveness. Chidzonga and Mpofu (2022) and Gwekwerere (2020), emphasize the need for detailed implementation frameworks, dedicated funding, and active stakeholder engagement to realize the economic rights of PWDs. Without these critical elements, the policies may remain largely aspirational, failing to translate into practical improvements in the lives of PWDs. Consequently, a re-evaluation of these policies, with a focus on integrating specific, enforceable measures and ensuring alignment across different governmental strategies, would be necessary to bridge the gap between policy intentions and real-world impact.

Qualitative Dana Presentation and Analysis

The findings reveal a complex and often challenging reality regarding the economic rights of persons with disabilities (PWDs) in Zimbabwe. Despite ambitious frameworks like the National Disability Policy (NDP) and the National Development Strategy 1 (NDS1), a consistent theme emerged from the interviews: a significant gap between policy intentions and practical outcomes. While these policies are well-structured on paper, their real-world impact remains limited due to inadequate implementation, lack of resources, and insufficient training and motivation among government officials. This gap was consistently highlighted by respondents, who emphasized that policies designed to promote economic inclusion for PWDs fail to translate effectively into action.

One DPO representative summarized this sentiment, stating;

> *"The National Disability Policy is well-structured on paper, but in practice, its effectiveness is limited by poor implementation."*

This perspective underscores a broader issue within Zimbabwe's approach to disability rights: although the policy frameworks are comprehensive, they often lack the necessary enforcement mechanisms and financial resources needed to make a tangible difference. Roulstone and Prideaux (2012) argue that successful policies require more than legislative intentions; they need sustained implementation and consistent monitoring to ensure their effectiveness. Without these elements, even the most progressive policies risk becoming symbolic rather than transformative, a concern echoed by Creswell and Poth (2018), who highlight that social policies must go beyond legislative backing and include practical resource allocation and structured enforcement strategies. The issue of policy implementation challenges is further compounded by a lack of training and motivation among government officials. Many respondents expressed frustration with the administrative limitations that hinder the success of NDP and NDS1 provisions. A disability advocate remarked:

> *"We have policies that look good on paper, but they don't translate into action. Many government officials lack the training or motivation to implement these policies effectively."*

This statement, along with others from respondents, highlights a critical operational gap, while political will from central government may drive policy creation, the absence of adequate training and motivation among officials significantly hinders implementation. The, effectiveness of these policies depends on the dedication and capabilities of those responsible for executing them. The lack of training is not a reflection of political resistance but an operational deficiency that manifests as a barrier to effective implementation of the NDP and NDS 1 with regards to the economic rights of persons with disabilities. Meekosha and Soldatic (2011) argue that policy effectiveness relies heavily on the commitment and competence of frontline workers, who need clear guidelines, resources, and capacity-building opportunities to enact meaningful changes. In the context of Zimbabwe, the lack of structured training programs for officials tasked with implementing PWD policies like the NDP reflects an organizational gap, where motivation and practical skills are often insufficient to meet policy objectives.

Responses one of the PWDs who was interviewed reinforced this issue. A PWD who is an entrepreneur shared their experience, saying:

> *"Even when programs are set up to support us, they lack follow-through, and we rarely see government officials pushing for real change."*

This assertion, along with other respondents remarks, reflects the deep-seated frustration felt by PWDs and stakeholders, who view the lack of commitment and initiative among implementers as a major obstacle to the realization of their economic rights. Roulstone and Prideaux (2012) emphasize that effective policy implementation is not just about having the right frameworks in place; it involves cultivating an organizational culture that prioritizes the inclusion of PWDs and fosters proactive engagement in service delivery. In Zimbabwe, this culture appears to be underdeveloped, as many government departments lack the drive and practical skills required to support PWDs adequately.

Moreover, the disconnect between policymakers and the lived experiences of PWDs further diminishes the practical effectiveness of NDP and NDS1. Shakespeare (2006) argues that policies aimed at supporting marginalized groups must be informed by the lived realities of those they intend to serve. Without a genuine understanding of the specific challenges faced by PWDs, policymakers risk designing initiatives that do not address the root causes of economic exclusion. The lack of awareness among policymakers, coupled with limited consultation with PWDs, creates a situation where policy provisions remain poorly aligned with actual needs.

Participants also raised concerns about the limited political representation of PWDs in legislative and policymaking bodies, which significantly weakens their ability to advocate for economic rights. One disability rights advocate explained:

> *"There are only two representatives for persons with disabilities in Parliament. How can such a small number influence real change when economic policies are decided by people who do not understand our struggles?"*

Another respondent echoed this concern, arguing that **the underrepresentation of PWDs in decision-making bodies directly impacts the prioritization of disability-inclusive economic policies,** stating:

> *"Decisions about our economic rights are made without us. Without enough representation in Parliament or government, our voices remain unheard, and our needs remain unmet."*

These testimonies illustrate how the exclusion of PWDs from key decision-making positions results in economic policies that fail to prioritize their unique needs. **Chikwanha (2021)** supports this view, arguing that **effective policy change for marginalized groups requires strong representation at the legislative level to ensure their concerns are actively addressed.** The lack of political will to implement disability policies is therefore compounded by the absence of sufficient PWD representation in government, making it difficult to push for meaningful reforms in economic rights policies.

In terms of material provisions, both the NDP and NDS1 are comprehensive in their objectives but lack the specificity needed to effect substantial change. While the NDP includes clauses advocating for financial inclusion, employment opportunities, and vocational training for PWDs, it does not provide concrete guidelines or specific resources to operationalize these goals. Mandipa (2021) critiques policies that are aspirational without actionable steps, emphasizing that detailed implementation plans and performance indicators are essential to ensuring that policy objectives are achieved. Similarly, NDS1's focus on inclusive economic growth is broad and lacks disability-specific strategies, meaning that PWDs continue to face barriers in accessing employment and entrepreneurship support. This generalized approach ultimately weakens the impact of these policies, as they fail to address the unique challenges faced by PWDs in the economic sphere.

The absence of accountability and monitoring mechanisms further impedes the effectiveness of these policies. Although the NDP outlines ambitious goals for economic empowerment, including employment and financial services, it lacks structured accountability measures to ensure these goals are met. A PWD advocate noted:

> *"There's no real accountability to make sure that PWDs are actually benefiting from these policies. It feels like we're left to hope for change without any guarantee it will happen."*

This lack of accountability creates an environment where policy intentions may not translate into practical improvements, as there is no system in place to evaluate progress or address implementation gaps. Furthermore, the study identified physical barriers as a major impediment to the effective implementation of the NDP and the

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NDS 1 highlighting that, economic participation of PWDs. The interviews illuminated various barriers that hinder PWDs from fully participating in the economy echoing broader trends observed in other low-income regions. These barriers can be categorized into physical, financial, and societal dimensions. A common sentiment expressed by PWD entrepreneurs was the lack of accessible infrastructure. For example, one respondent articulated the following:

> "Many workplaces are simply not designed with accessibility in mind, making it incredibly challenging for PWDs to find employment or even run businesses."

This insight aligns with the social model of disability, which suggests that societal barriers, rather than individual impairments, restrict PWDs' opportunities for economic inclusion (Oliver, 1996). Physical inaccessibility is a structural issue that reinforces marginalization and limits PWDs' economic agency. Shakespeare (2006) has emphasized that physical infrastructure and accessible design are foundational to inclusive societies, as they enable all citizens to participate fully in economic life. The limited progress on accessible infrastructure in Zimbabwe demonstrates a gap in policy implementation, where policy intentions do not match real-world conditions. This gap reflects a pattern seen across developing nations, as Mlambo (2021) observes, where economic inclusion policies often lack the necessary infrastructure support to make an impactful difference. In line with this, another participant remarked,

> "If you can't get into a building, it doesn't matter how qualified you are. The very first step is often the hardest one for us."

This sentiment underscores the need for urgent reforms in physical infrastructure to facilitate access for PWDs. The built environment plays a crucial role in the lived experiences of PWDs, and without changes in infrastructure, policies risk being ineffective. This echoes, the Shakespearean argument alluded to above that the physical environment must be considered when discussing disability rights, advocating for inclusive design that accommodates all individuals.

Another recurring concern among participants which can explain reasons behind the inaccessibility of physical infrastructure key for fulfilment of economic rights of persons with disabilities was the disregard for building codes by property owners, which continues to create insurmountable barriers for persons with disabilities (PWDs) in accessing economic opportunities. One PWD entrepreneur expressed frustration, stating:

> *"Most business premises in urban areas are not disability-friendly because building owners ignore accessibility requirements. They do not follow building codes, yet nothing is done to enforce compliance."*

Another participant concurred, arguing that **inaccessible infrastructure is a clear indicator of the lack of commitment to disability rights, particularly in the economic sector**, remarking:

> *"If the government was serious about implementing disability policies, they would enforce building codes. But right now, it's just words on paper, and we are the ones left struggling."*

These responses highlight how the lack of adherence to disability-friendly building regulations prevents PWDs from participating in economic activities, reinforcing their exclusion from business opportunities. The absence of strict enforcement mechanisms means that even when accessibility provisions exist in policy, they remain ineffective due to non-compliance. This aligns with **Mlambo (2021),** who argues that economic policies promoting disability inclusion must be accompanied by clear infrastructural adjustments and strict enforcement of accessibility laws.

Furthermore, transport accessibility emerged as a significant barrier that compounds the challenges faced by PWDs in Zimbabwe which also raise eyebrows on the effectiveness of the NDS 1 and NDP with regards to the economic rights of PWDs. One who represented the main opposition political party in parliament shared the following experience:

> "Public transport is a nightmare for someone in a wheelchair. It limits our ability to reach work or clients, effectively locking us out of the economy."

This perspective highlights the interconnected nature of economic participation and physical access. Accessibility challenges in transportation exacerbate the marginalization of PWDs by limiting their mobility and access to employment. Hurst (2013) underscores that accessible transportation systems are vital to economic inclusion, as they enable PWDs to navigate workspaces, attend meetings, and reach clients. Without such systems, PWDs remain isolated, restricted to limited opportunities. This finding also echoes Young's (2011) social justice framework, which stresses that equitable resource allocation such as accessible transport is crucial for achieving fairness for marginalized groups.

Financial exclusion emerged as a significant concern, with many respondents highlighting the difficulties faced in accessing credit and other financial services, an issue which poses a critical barrier to PWDs. Respondents pointed out that banks are often reluctant to offer financial products and services tailored to PWD needs. Financial institutions, as one business owner noted, often view PWDs as high-risk clients, further limiting their economic agency:

> "Banks view us as high-risk clients. It's hard enough to get a loan, but when you add disability, it feels almost impossible."

Similarly, another respondent who dad a physical disability lamented the following:

> "In cases where both a PWD and a non-disabled applicant possess adequate collateral, the non-disabled person may still be favoured due to simplified application procedures, lower perceived risks, or quicker processing times associated with non-disabled clients."

This sentiment reflects systemic biases within Zimbabwe's financial sector, where assumptions about PWDs' financial reliability hinder their access to credit. Baker and Tully (2018) highlight that financial exclusion reinforces marginalization, particularly when banks fail to consider the unique economic potential of PWDs. World Bank (2018) research corroborates this finding, noting that adaptive financial products can play a transformative role in increasing economic participation among PWDs. However, such adaptations are lacking in Zimbabwe, revealing a need for targeted financial reforms to address exclusionary banking practices.

Additionally, high interest rates and stringent loan requirements were also highlighted as other factors that create financial barriers to the inclusion of PWDs economically which many PWDs find insurmountable. A respondent representing one of the DPOs had the following to say:

> "The reality is that many PWDs lack the collateral that banks require. This makes it exceptionally challenging for us to secure funding for our businesses."

Further reinforcing this point, another PWD who is an entrepreneur stated that:

> "Even when we find programs aimed at helping us get access to finances for business, , they often come with conditions that are just out of reach. The support is there, but it's not accessible."

Based on this, regardless of the NDP and NDS 1, policies deemed disability inclusive, the enjoyment of economic rights by PWDs in Zimbabwe has remained a dreamt dream that is seldom lived, the financial landscape remains an area where significant reform is needed to enable PWDs to access the same opportunities as their non-disabled counterparts. Stringent loan conditions and limited accessibility of financial programs remain significant barriers, as echoed by Kearney (2015), who argues that tailored financial products are essential for equitable economic empowerment of PWDs. This preference may stem from established procedures that do not account for the unique circumstances of PWDs or from a lack of targeted, disability-inclusive policies within financial institutions. In this regard, despite the availability of collateral, PWDs often face systemic biases and stringent requirements within lending institutions that may disadvantage them in comparison to non-disabled individuals with similar financial qualifications.

Furthermore, the findings show that societal stigma and discriminatory perceptions also influence lending practices, regardless of a PWD's financial standing. As noted by Mupedziswa (2021), even when PWDs meet financial criteria, they may be perceived by banks as "high-risk clients" due to assumptions about their earning potential or business sustainability, which can deter financial institutions from granting loans. This bias persists even when a PWD presents sufficient collateral, suggesting that underlying societal attitudes and institutionalized discrimination may significantly influence loan approval decisions. Financial institutions might be reluctant to extend credit to PWDs due to perceived financial instability or fears that PWDs may face additional challenges in generating consistent income, despite having collateral. This highlights that financial inclusion requires not just accessible loan products but also a shift in attitudes within the banking sector to view PWD clients as equally capable and financially reliable. Other countries have shown that equitable lending practices require both accessible loan products and strong anti-discrimination frameworks to support PWD economic inclusion. Studies by Ochola and Maina (2020) in Kenya, for instance, demonstrate that when financial institutions are mandated to provide tailored financial products for PWDs, alongside anti-discriminatory policies, there is an increase in loan access and entrepreneurship among PWD communities

Research findings further revealed that societal attitudes towards PWDs significantly impact their economic opportunities, often perpetuating stereotypes and discrimination in both employment and entrepreneurial contexts. The research revealed that societal perceptions of PWDs play a crucial role in shaping their economic opportunities. An advocate observed:

> "Society often sees people with disabilities as dependent rather than as capable contributors to the economy."

This perception not only affects hiring practices but also influences consumer behaviour, where potential clients may hesitate to engage with businesses run by PWDs. It aligns with the theoretical framework of social constructionism, which posits that societal perceptions are socially constructed and influence public behaviours and attitudes (Berger & Luckmann, 1966). Negative perceptions, often reinforced by limited visibility of PWDs in economic roles, contribute to exclusionary practices in hiring and customer relations. Additionally, a PWD entrepreneur added the following:

> “It’s not just about getting a job; it’s about changing how people perceive us. This stigma is a huge barrier.”

This finding reinforces the argument in existing literature which has it that changing societal attitudes is fundamental to achieving economic inclusion for PWDs suggesting that advocacy and public education campaigns that highlight the successes of PWD entrepreneurs can play a pivotal role in shifting public perceptions and promoting greater acceptance (Schneider & O’Connor, 2014). Furthermore, another respondent pointed out the role of media in shaping perceptions:

> “The media often portrays PWDs in a negative light, focusing on limitations rather than capabilities. This narrative must change if we are to see real progress.”

To this end, the influence of media on public attitudes cannot be overstated. As noted by Finkelstein (2001), media representations play a critical role in shaping societal perceptions of disability, and thus, responsible media portrayal can significantly contribute to changing these narratives. Efforts to engage the media in promoting positive images of PWDs can help dismantle harmful stereotypes and foster a more inclusive society. Without such shifts in public perception, PWDs in Zimbabwe may continue to face systemic barriers in their quest for economic inclusion. The study also pointed to the essential role of advocacy organizations in promoting PWDs' economic rights, particularly in holding the government accountable for policy implementation. These organizations, however, face their own challenges, as funding constraints limit their reach and impact. One participant stressed:

> "Advocacy organizations are essential for pushing for policy change and holding the government accountable."

Kearney (2015) supports this assertion, arguing that well-funded advocacy groups can effectively influence policy and ensure that the voices of marginalized communities are heard. In Zimbabwe, however, these organizations often lack the financial support needed to sustain advocacy initiatives, creating a gap in accountability. Many respondents also noted that these advocacy organizations often face funding constraints that limit their ability to operate effectively. They implored that greater support for advocacy organizations could amplify their impact and ensure that PWD voices are central in policy discussions. In this respect, Moyo (2020) suggests that collaborative public-private partnerships could bolster advocacy efforts by providing the resources needed to promote policy change and support PWDs effectively. This approach aligns with Roulstone and Prideaux's (2012) view that multi-stakeholder engagement strengthens advocacy and increases the likelihood of meaningful policy outcomes.

Another participant highlighted the importance of grassroots advocacy, the respondent had the following to say:

> “We need to empower local organizations that understand our unique challenges. They can mobilize communities and create a stronger voice for PWDs.”

This emphasis on grassroots movements is crucial, as they often have a better understanding of local contexts and can tailor their advocacy efforts accordingly. Affirming this view, Taylor and Miroshnik (2015), has postulated that localized advocacy can lead to more effective policy outcomes, as it is grounded in the realities faced by PWDs. Furthermore, the research findings stressed that the role of education in advocacy cannot be overlooked. Following were the words of one of the respondents who is a disability rights advocate:

> “We need to educate not just PWDs but also the general public about our rights and capabilities. Awareness is the first step toward change.”

This perspective highlights the importance of comprehensive educational initiatives that address misconceptions about disabilities. Awareness campaigns that inform both PWDs and the broader public about rights, resources, and successful case studies can foster a more supportive environment for economic participation.

Another emerging theme from the research findings was the need for comprehensive support systems that address the multifaceted challenges faced by PWDs. Respondents noted the importance of integrated support systems advocating for a multi-dimensional approach to economic inclusion that combines financial, educational such as business training and mentorship and infrastructural support to enhance the success of PWD-led enterprises (Roulstone & Prideaux, 2012). One policy analyst stated:

> "Policies need to combine financial support with skills training and mentorship. Without these components, PWDs are left to navigate a tough landscape on their own."

Young’s (2011) social justice framework underscores that equitable access to resources and opportunities is essential for marginalized groups to achieve social and economic inclusion. Providing PWDs with both financial assistance and skills training addresses multiple barriers simultaneously, increasing their chances of success. The research findings emphasized the importance of mentorship and role models in encouraging PWDs to pursue entrepreneurial ventures. One entrepreneur with a disability had the following to note:

> “Seeing someone like me succeed gives me hope. Mentorship programs can help us navigate the challenges we face.”

To this effect, Collins and Onwuegbuzie (2013) further argue that mentorship enhances self-efficacy and can help PWDs overcome systemic barriers, highlighting the value of role models and networks in economic empowerment. In this regard, integrating mentorship programs within Zimbabwe’s support framework could therefore be a strategic addition to existing policies aimed at promoting PWD economic inclusion.

Moreover, the need for dedicated support systems was echoed across multiple interviews, indicating a consensus among stakeholders about the gaps in current approaches. A policy analyst made the following remarks:

> “The government needs to establish clear implementation frameworks with measurable indicators to assess progress.”

Such frameworks would not only facilitate accountability but also ensure that PWDs receive the necessary support to thrive economically. Moreover, respondents noted that the lack of independent monitoring bodies to assess the impact of policies on economic inclusion is a significant barrier. One disability advocate mentioned the following:

> “There’s no cohesive strategy for monitoring and evaluating initiatives aimed at PWDs. We need data to understand what works and what doesn’t.”

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This reflects a broader trend in disability policy literature, which emphasizes the importance of data collection and evaluation in informing policy (Baker & Tully, 2018). Without effective monitoring, it is challenging to hold stakeholders accountable and ensure that policies are making a tangible difference in the lives of PWDs. In this light, the absence of evaluation mechanisms not only perpetuates ineffective policies but also creates an environment of impunity where stakeholders do not feel accountable for their roles in promoting disability inclusion.

Quantitative Data Presentation and Analysis

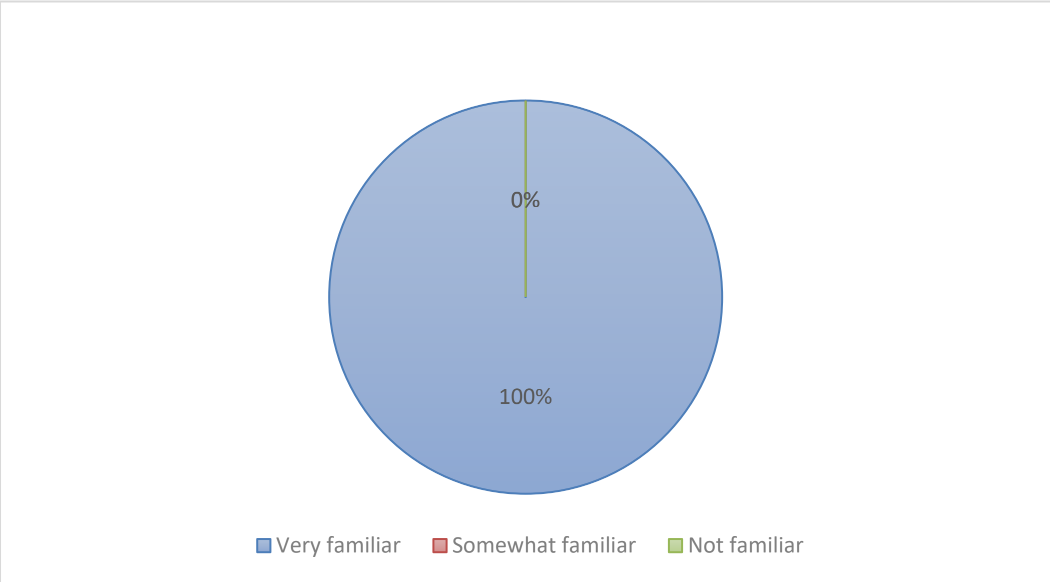

Fig 1: Familiarity with the National Disability Policy (NDP) of 2021 and the Zimbabwe National Development Strategy 1 (NDS1) (N=5)

The above data in Fig 1, shows that all participants are very familiar with the NDP and NDS 1 reinforcing a consistent awareness among informed stakeholders regarding these essential policies. This underscores the broad acknowledgment of Zimbabwe's legal and policy strides toward economic inclusion. However, the consensus also reflects an opportunity to refine policy actions, ensuring that policy strides translate into practical economic gains for PWDs.

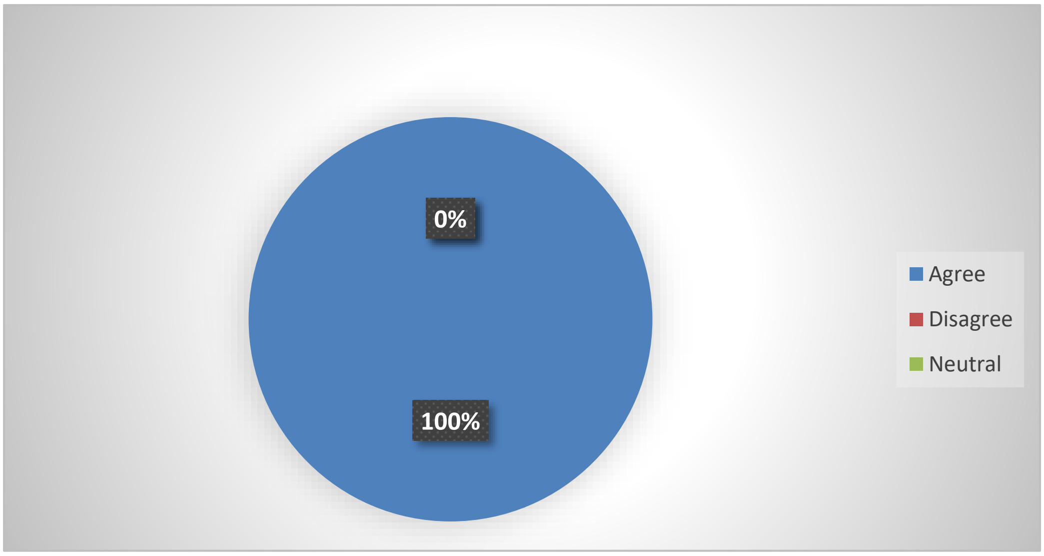

Fig 2: Extent to which the NDP and NDS1 Speaks to the Economic Rights of PWDs (N=5)

All participants agreed that the NDP addresses or speaks to the economic rights, signalling unanimous acknowledgment of the significance of the policies. However, comments reveal perceived gaps in effective implementation.

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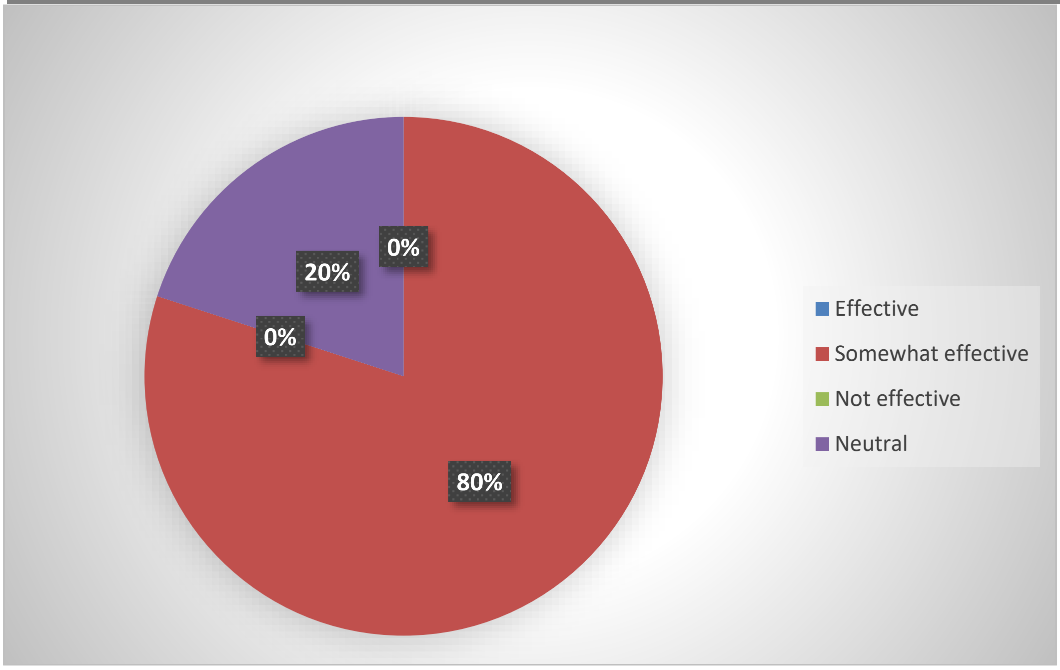

Fig 3: Effectiveness of the National Development Strategy 1 (NDS1) and NDP in promoting and fulling the Economic Rights of PWDs (N=5)

Findings on the effectiveness of the NDS1) and the NDP of 2021 in promoting economic rights for PWDs reveals both achievements and significant gaps. While these policies were developed with the intention of fostering inclusive growth and economic participation, the reality of their impact is comprehensive and varies according to implementation practices and targeted measures. According to recent feedback, 80% of respondents rated the government's policy effectiveness as "somewhat effective", indicating a mixed response to these policies. This suggests that while foundational structures are in place, they are not yet robust or comprehensive enough to fully secure economic inclusion for PWDs. Respondents recognized the presence of policies as a positive step but consistently highlighted the need for strengthened implementation to realize tangible improvements in PWD economic rights.

Respondents' evaluations reveal that, although the NDS1 and NDP have set a framework for inclusion, both policies lack sufficient targeted initiatives specifically tailored to address the unique economic challenges faced by PWDs. This feedback points to the partial fulfilment of PWD economic rights, with many participants identifying gaps in targeted measures under the NDS1. According to a government report (2023), less than 10% of formal employment initiatives explicitly incorporate accessibility measures or accommodations for PWDs. This lack of adaptation may stem from a generalized approach to inclusivity within the NDS1, which, while supportive of marginalized groups, does not distinguish PWDs with sufficient specificity. Scholars such as Gondo (2021) argue that policies often falter in implementation because they fail to address the distinct needs of different populations, thus remaining only "somewhat effective" rather than transformative.

Furthermore, despite the existence of these policies, practical barriers continue to impede PWDs' economic participation, particularly in accessing financial services and entrepreneurship support. For instance, stringent loan requirements and high interest rates disproportionately affect PWD entrepreneurs, who frequently lack collateral or face biases from lenders. A recent survey by the Zimbabwe Council of the Blind (2022) found that over 60% of PWD entrepreneurs were unable to secure start-up capital, and those who did faced restrictive terms that hampered business growth. This situation underscores Kearney's (2015) assertion that financial inclusion is critical to empowering PWDs economically, yet it is precisely in this area that Zimbabwe's policies seem most deficient. The absence of adaptive financial products or incentives for banks to cater to PWDs continues to limit the scope of NDS1 and NDP initiatives, restricting the policies' impact on entrepreneurship for PWDs.

Moreover, while 80% of participants recognized some degree of effectiveness in both NDS1 and the NDP, they consistently noted insufficient targeted measures within the NDS1. This consistent perception of limited policy effectiveness underlines a broader structural issue within Zimbabwe's policy framework for PWDs. The NDP's

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Section 3.2, which outlines commitments to economic empowerment, lacks the detailed operational frameworks necessary to bring these goals to fruition. Chinyoka (2021) emphasizes that effective disability policies must incorporate enforceable mechanisms and dedicated resources to address practical barriers faced by PWDs in economic participation. Without clear mandates and substantial budgetary allocations, policy aspirations for PWD empowerment may remain symbolic rather than impactful.

The question of policy effectiveness also raises concerns about accountability and monitoring. Although both the NDP and NDS1 establish objectives for inclusive growth, they lack comprehensive evaluation frameworks to measure progress in PWD economic inclusion. As Musarurwa (2022) notes, without regular monitoring and accountability systems, policy initiatives risk stagnation, unable to adjust to evolving needs or assess their true impact. For example, the Department of Social Welfare's (2022) report on PWD-owned businesses highlighted a 10% increase in self-employment among PWDs in urban areas, but many of these businesses remained small-scale and low-income. This finding suggests that while some progress has been made, it is insufficient to significantly alter the economic conditions of PWDs on a broader scale.

Additionally, the lack of specialized training programs and employment incentives for companies to hire PWDs further illustrates the policies' limited reach. According to Mandipa (2021), the success of policies targeting marginalized groups depends heavily on incentives that encourage private-sector participation. In countries where PWDs have successfully integrated into the economy, policy measures such as tax breaks and employment subsidies have proven effective. However, in Zimbabwe, similar incentives are either absent or insufficiently promoted, which reinforces the perception of only "somewhat effective" policy outcomes noted by 80% of survey participants.

Furthermore, the socio-political environment adds another layer of complexity to the policies' effectiveness. Musarurwa (2022) highlights that Zimbabwe's political climate can stifle critical discourse on policy shortcomings, especially when such critiques are viewed as oppositional. In this context, even well-intentioned policies may struggle to evolve or respond to feedback if stakeholders fear political repercussions. This dynamic may explain why, despite clear needs for improvement in areas such as financial accessibility and tailored employment programs, these issues persist without substantive policy adjustments.

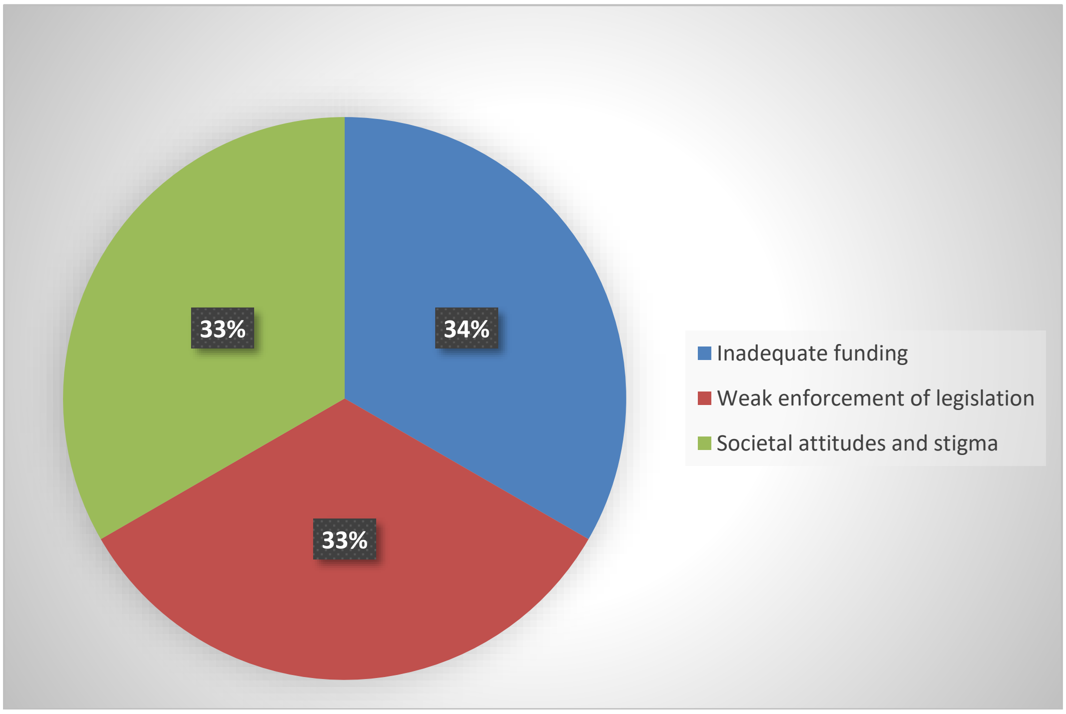

Fig 4: Perceived Barriers to Economic Inclusion of PWDs (N=5)

All participants identified these barriers as significant obstacles to economic inclusion for PWDs. The consistent acknowledgment of these barriers, cited by 100% of participants, emphasizes that without tackling these issues, policy initiatives may fall short.

DISCUSSION OF FINDINGS

The findings reveal a clear dissonance between the ambitious commitments articulated in Zimbabwe's NDP and the NDS1 and the lived realities of PWDs. While the policies speak of empowerment, self-reliance, and inclusive growth, they remain largely rhetorical due to the absence of concrete mechanisms, budgetary allocations, and enforcement structures. This exposes a fundamental weakness in the state's approach: inclusion is acknowledged in principle but undermined in practice. The gap between policy intent and implementation reflects a governance failure that compromises both economic justice and national development.

Infrastructural exclusion stands out as one of the most persistent barriers to economic participation. Public and private spaces continue to disregard accessibility standards, rendering workplaces, banks, and government offices hostile to PWDs. This is not simply a matter of resource scarcity but a reflection of systemic neglect, where convenience and cost-saving are prioritized over inclusion. The lack of enforcement of building codes demonstrates a failure of regulatory authority, weakening the state's responsibility to safeguard rights. From a national security perspective, such exclusion undermines cohesion by marginalizing a significant section of the population, thereby eroding trust in institutions.

Financial exclusion further compounds this marginalization. Banks continue to perceive PWDs as high-risk clients, imposing restrictive conditions or denying access to credit altogether. This entrenches dependency and poverty, stripping PWDs of the opportunity to achieve economic independence. The absence of policy instruments compelling financial institutions to adopt inclusive products reflects a structural blind spot in both the NDP and NDS1. Economic empowerment cannot be achieved without access to financial capital, and the failure to address this issue perpetuates inequality while weakening the broader goals of inclusive growth.

Political representation remains limited, with disability rights underrepresented in legislative bodies. This weakens the ability to influence policy priorities and ensures that disability issues are rarely placed at the center of national development strategies. The lack of political will to enforce disability policies reflects a governance gap that compromises inclusivity and undermines national stability. Exclusion breeds discontent, and when marginalized groups are denied meaningful representation, the legitimacy of the state itself is weakened.

Societal attitudes continue to reinforce exclusionary practices. Deeply ingrained stigmas position PWDs as dependent rather than capable contributors, shaping perceptions that limit opportunities in employment and entrepreneurship. Such attitudes are not benign; they are structural barriers that perpetuate exclusion. The failure to challenge these narratives through sustained public education campaigns undermines efforts at inclusion. From a defence and security perspective, stigmatization of PWDs risks fragmenting national unity and resilience, as exclusion of any group weakens the collective fabric of society.

Advocacy organizations play a crucial role in promoting disability rights, yet they remain underfunded and under-supported. Their limited capacity weakens accountability mechanisms and reduces pressure on policymakers to act decisively. Strengthening these organizations is not simply a matter of charity but a strategic imperative for national stability. When marginalized voices are integrated into economic planning, governance becomes more legitimate and inclusive, reducing the risk of social unrest and reinforcing cohesion.

Economic empowerment requires more than financial assistance; it demands integrated support systems that combine mentorship, skills training, and access to resources. Current strategies remain fragmented, with vocational training programs failing to provide comprehensive pathways to independence. Without mentorship and sustained support, PWDs are left ill-equipped to navigate the economic landscape. This omission reflects a narrow understanding of empowerment that focuses on resource provision without addressing the structural and social dimensions of inclusion.

The study deduce that genuine inclusion requires deliberate structural reforms, targeted resource allocation, and political will. Dedicated budget allocations, strict enforcement of accessibility standards, inclusive financial products, public education campaigns, and integrated support systems are not optional but imperative. Government strategies defended as progressive remain inadequate in addressing entrenched exclusion. From a defence and security perspective, inclusive economic participation of PWDs is not merely a social justice issue

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but a national imperative. Exclusion undermines cohesion and stability, while inclusion fosters resilience, legitimacy, and sustainable development. Zimbabwe must therefore move beyond rhetorical commitments and embrace decisive action that transforms policy ambitions into tangible outcomes

The study strongly affirm Berger and Luckmann's (1966) social constructionism, demonstrating how societal attitudes and cultural narratives shape exclusionary practices against PWDs. The persistence of stigmas and media portrayals aligns with the theory's assumption that reality is socially constructed, reinforcing barriers to economic participation. Similarly, the Sustainable Livelihoods Framework is validated, as financial capital and infrastructural access emerged as critical determinants of sustainable inclusion. However, the findings challenge the assumption within broad development strategies that inclusion can be achieved through mainstream economic growth without tailored interventions as the NDP and NDS1 fail to provide mechanisms specific to PWDs. The study also complements Young's (2011) social justice framework by demonstrating that equitable access requires not only resources but also political will and enforcement structures. Thus, while the theoretical frameworks provide valuable lenses, the findings highlight the need for context-specific adaptations that address structural and cultural realities in Zimbabwe.

CONCLUSION

Zimbabwe's NDP and the NDS1 stand as ambitious frameworks that articulate the vision of economic inclusion for PWDs. Yet, their effectiveness is undermined by weak enforcement, inadequate funding, and entrenched systemic barriers that continue to marginalize PWDs from meaningful participation in the economy. The absence of dedicated budgetary allocations, the failure to enforce accessibility standards, and the persistence of discriminatory practices within financial institutions collectively expose the gap between policy rhetoric and lived realities. Economic empowerment cannot be achieved through aspirational statements alone; it demands deliberate structural reforms, targeted resource allocation, and political will that prioritizes disability rights as integral to national development. Infrastructural accessibility, financial inclusion, and legislative representation are not optional considerations but fundamental prerequisites for building an inclusive economy that reflects Zimbabwe's constitutional and international commitments. The path forward requires assertive action that integrates social justice with pragmatic economic planning. Transformative inclusion will only be realized when government institutions enforce compliance with accessibility codes, financial institutions are compelled to design adaptive products, and advocacy organizations are adequately resourced to hold policymakers accountable. Equally critical is the dismantling of societal stigmas through sustained public education campaigns that reposition PWDs as capable contributors rather than dependents. Integrated support systems combining mentorship, skills training, and financial assistance, must be institutionalized to ensure that PWDs are equipped to navigate and thrive within the economic landscape. True national security and cohesion rest on the recognition that exclusion breeds instability, while inclusion fosters resilience and collective prosperity. Zimbabwe must therefore move beyond symbolic commitments and embrace decisive, well-resourced strategies that transform policy ambitions into tangible, equitable opportunities for PWDs. This is the imperative that seals the discourse: economic inclusion of PWDs is not charity, but a matter of justice, governance, and sustainable national development.

RECOMMENDATIONS

- The Ministry of Finance and Economic Development should allocate ring-fenced funding for disability-related initiatives and conduct regular audits to ensure transparency and accountability. It should also coordinate with other ministries to establish clear accountability mechanisms that guarantee funds are used exclusively for disability inclusion projects.
- The Ministry of Public Service, Labour, and Social Welfare should enforce accessibility standards across all public infrastructure and employment spaces, ensuring compliance with Universal Design principles in new buildings and retrofitting existing structures to provide reasonable accommodation. The Ministry of Industry and Commerce should integrate disability inclusion into industrial and commercial sectors, removing barriers to employment and ensuring equal participation of PWDs in the workforce.
- The Ministry of Finance and Economic Development, working with the Ministry of Women Affairs, Community, Small, and Medium Enterprises, should compel financial institutions to design adaptive loan

products and incentives tailored for PWDs. This will foster financial inclusion and dismantle systemic barriers that currently exclude PWDs from accessing credit.

- The Ministry of Public Service, Labour, and Social Welfare should provide targeted funding to disability advocacy organizations, strengthening their capacity to raise awareness and demand accountability from government institutions. The Office of the Special Advisor on Disability Issues to the President should ensure that disability priorities remain central in all national programs and policy frameworks.
- The Ministry of Public Service, Labour, and Social Welfare should spearhead efforts to harmonize Zimbabwe's disability policies with international frameworks such as the UN Convention on the Rights of Persons with Disabilities (UNCRPD). The Ministry of Justice, Legal and Parliamentary Affairs should take responsibility for domesticating these international instruments into binding national law.
- The Ministry of Public Service, Labour, and Social Welfare should initiate the drafting of a Disability Inclusion Act to give the NDP and NDS1 legal standing. Parliament of Zimbabwe, particularly Special Disability Senators, should exercise legislative oversight and push for the passage of this Act to ensure disability inclusion is legally enforceable.
- Parliament of Zimbabwe should establish a dedicated Portfolio Committee on Disability and Inclusion, mandated to drive legislative and policy reforms that safeguard the economic, social, and legal rights of PWDs. This committee should serve as the central parliamentary body ensuring disability issues are consistently prioritized in national development.

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