



**SURVIVAL COPING STRATEGIES
BY PERSONS WITH DISABILITIES
DURING ECONOMIC DEPRESSION
IN URBAN ZIMBABWE**

Notion Manzvera

Survival Coping Strategies by Persons with Disabilities during Economic Depression in Urban Zimbabwe

NOTION MANZVERA

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DEDICATION

To all persons with disabilities who are trying to make ends meet.

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For this project to be a success, it was through enormous contributions of several people. My special thanks also goes to the participants who made this project a success, without them I would not have made it. Special thanks also go to the Department of Disabled Persons Affairs.

BOOK SYNOPSIS

The study critically investigates survival strategies employed by persons living with disabilities amidst economic depression. With a view to exploring survival strategies employed by persons with disabilities in the middle of economic depression, the researcher investigated survival strategies employed by persons with visual impairment and persons with physical disabilities. Although there are several disability categories, the researcher decided to use two disabilities in the study. These disability categories were chosen chiefly because the prevailing economic situation is likely to have adverse impact on persons with visual impairment and persons with physical disabilities. These are likely to be stigmatised and discriminated due to stereotypes associated with these disability categories especially in societies where the medical model of disability is used to understand the concept of disability. Due to the nature of the topic, the researcher utilised qualitative methodology as it is ideal for one to have an in-depth understanding of a phenomenon being studied. In-depth interviews, focus group discussions, documentary analysis and key-informant interviews were utilised to collect data. The study reveals that most of the survival strategies employed by persons with disabilities are not effective to alleviate poverty among them. The study further brings to the fore the fact that economic depression has severely affected both formal and informal social safety nets of persons with disabilities as they now depend on unsustainable survival strategies such as begging, street vending and depending on family and friends thereby precipitating vicious cycle of poverty among persons with disabilities. Though the government has taken several initiatives to promote the welfare of persons with disabilities, there are several factors that precipitate poverty among persons with disabilities. The study also uncovered several factors that precipitate poverty among persons with disabilities chief among them physical, social and institutional barriers that hinder participation of persons with disabilities. Some of the factors precipitating marginalisation of persons with disabilities unearthed by the study include lack of education and negative attitude of employers towards persons with disabilities. The study concludes by proffering recommendations.

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LIST OF ACRONYMS

BEAM	Basic Education Assistance Module
CDT	Critical Disability Theory
DDPA	Department of Disabled Persons Affairs
DPO	Disabled Persons Organisation
FGD	Focus Group Discussion
GoZ	Government of Zimbabwe
ILO	International Labour Office
KII	Key Informant Interview
NGO	Non Governmental Organisation
PWDs	Persons with Disabilities
UN	United Nations
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
WHO	World Health Organisation
ZRP	Zimbabwe Republic Police

CHAPTER ONE: BACKGROUND TO THE STUDY

The study critically investigates survival strategies employed by persons with disabilities amidst economic depression. Studies across the globe reveal that there is a strong nexus between poverty and disability. The prevailing economic situation in Zimbabwe is likely to have severe impact on persons with disabilities due to nature of survival strategies that they employ. This is further exacerbated by existing systematic and institutional barriers that hinder persons with disabilities (Dhar and Farzana, 2017) from employing surviving strategies employed by non-disabled people. Informed by the preceding arguments, this monograph critically examines effectiveness and sustainability of survival strategies employed by persons with disabilities in the middle of economic depression.

In the wake of the attainment of independence in 1980, Zimbabwe experienced economic growth such that by early 1990s it had become a middle economy country (Moyo and Mafuso, 2017). Over the last two decades, however, Zimbabwe experienced economic, political and social blunders that resulted in the loss of sustainable livelihood strategies, thereby leading to the increase in poverty. Zimbabwe experienced economic decline, poverty increased as several companies either down-sized or closed. The formal economy has been crippled and the levels of unemployment have since skyrocketed, with Magidi (2024) observing how unemployment in Zimbabwe is very high. Though the rate of unemployment in Zimbabwe is a contested terrain (different reports giving very different figures), evidence on the ground shows that unemployment in Zimbabwe is acutely high.

Zimbabwe poverty reduction paper (2016-2018) attributes high levels of poverty currently experienced in Zimbabwe to several issues that include, but are not limited to, economic depression that was experienced from 2000 to 2008 that led to the loss of about half of the gross domestic production. During the given period (2000- 2008), Zimbabwe experienced macro-economic decline and there was a vehement decline in production. Several firms in critical economic sectors such as agriculture, mining, distribution and manufacturing were not spared. Foreign currency shortage in the country led to shortages of basic commodities. Southhall (2017) argues that the

adoption of a new currency (US dollar) in Zimbabwe stabilised the economy. Zimbabwe experienced recovery in 2009 after dollarization that led to increase in gross domestic production. In 2016, there was an estimated economic growth of 1.2 percent in Zimbabwe. This was, however, against the population growth of between 2, 3 percent per year and the adverse effects of climate change that cumulatively, led to the increase of poverty level in Zimbabwe. Other factors such as isolation of Zimbabwe from the global community, climate change also affected Zimbabwe as this led the country to lose its “bread basket” status; HIV/AIDS also exacerbated the level of poverty as it led to child-headed families.

Zimbabwe, just like many developing countries especially within the context of the Global South, is facing a myriad challenges. The World Poverty Clock (2018) reveals that over 500 million people in Zimbabwe are living in absolute poverty. In Zimbabwe, the poverty rate has been rising since the 1990s (Munro, 2003) and this is attributable to the rise of unemployment rate especially in the wake failure of Economic Structural Adjustment Program that caused the decrease of workers’ wages as several companies downsized. Due to the rise in poverty, there was an increase in the number of people living in the streets and the number of people trying to make ends meet through vending and begging. The Daily News of 29 December 2018 reports that ‘cost of living goes up again’. The increase in the cost of living further wrought the breakdown of family ties and thereby weakened non-formal social safety nets that used to cushion people in need such as persons with disabilities, orphans and vulnerable children.

The collapse of the formal economy over the past two decades has had negative impact on the lives of people. The economy has serious impact on the lives of persons with disabilities especially persons with physical disabilities and persons with visual impairment. The economy of Zimbabwe is now heavily informalised (Matamanda *et al.*, 2020). People now venture into informal activities such as informal cross-border trading, however, due to stigma associated with physical disability and visual impairment and institutional barriers, persons with physical disabilities and persons with visual impairment find it difficult to secure micro-loans and, therefore, venture into informal economy. Due to lack of capital-related and

institutional barriers, persons with visual impairment and persons with physical disabilities depend on unsustainable surviving strategies such as begging, depending on family and relatives. Survival strategies employed by persons with disabilities in question can lead to deprivation of basic needs such as shelter, food and clothing. In addition, due to poverty they fail to access basic health services and fail to pay tuition for their children thereby creating a vicious cycle of poverty. Failure to pay school fees of their children implies that they will lack human capital development generation and is ill-prepared for the working world. Thus, survival strategies employed by persons with disabilities is likely to spawn vicious cycles of poverty among persons with visual impairment and persons with physical disabilities.

Persons with visual impairment and persons with physical disabilities have more chances of living in poverty in poverty due to disparate surviving strategies that they employ such as begging and dependence on donations. Surviving strategies that they employ make them vulnerable to poverty. The World Bank (2017) argues that poverty and disability are inextricably interlinked. Disability is both a cause and a consequence of poverty, thus, due to disability, many people become poor and vice versa. Munro *et al.* (2013) observe how although not all persons with disabilities are poor, disability increases the chance of one to be poor. Studies conducted across the globe show that most of PWDs across the globe live in absolute poverty and this is very common in developing countries. World Bank (2017) further contend that there are many factors that lead to the nexus between poverty and disability such as lack of education, capitalism and cultural factors.

The severity of disability decreases one's possibility of getting employed and maintaining a job (Mitra *et al.*, 2013). Niami (2013) *et al*; Jacob *et al.*, (2023) concur that negative attitude of employers towards persons with disabilities, especially in developing countries, is one of the chief causes of unemployment among persons with disabilities. Due to nature of their disabilities, persons with visual impairment and persons with physical disabilities are likely to be marginalised as those forms of disability are associated with several negative stereotypes. There are few job opportunities mainly for persons with disabilities in Zimbabwe due to lack of education. Negative attitudes and stigma associated with disability, persons with visual impairment and

physical disabilities are likely to employ inefficacious and unsustainable surviving strategies such as vending and begging. Due to economic depression in Zimbabwe, unemployment has increased, inflation is on the rise and the cost of living is now also acutely high. The prevailing economic situation in Zimbabwe is likely to have more impact on persons with disabilities considering that they employ unsustainable surviving strategies, hence there is need to comprehensively study survival strategies employed by persons with disabilities in the middle of economic depression.

Though disability is a well-researched area, the definition of disability is still elusive. The definition of disability is still debatable due to several issues attached to its conception such as social, legal and philosophical constructions of disability. For the purpose of the study, the researcher is going to employ the definition that has been conceived by United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in Article 2 thereof that provides that 'Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments that in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others'. Prior to the development of the concept of 'persons with disabilities', derogatory terms such as 'the disabled' and 'the crippled' were used to describe various disabilities.

The rate of unemployment and the number of persons with disabilities in Zimbabwe are both contested terrains. Ibrahim, (2021) pegs global disability prevalence at fifteen percent of with the world population that is now estimated to be seven billion and 700 hundred million and, using the statistics furnished by World Bank (2017), one can conclude that about one billion and 50 million people around the world, have some form of disability. Zimbabwe National Statistics Agency (2017) estimates that about nine percent Zimbabweans have disabilities. Zimbabwe has a total population of 15, 6 million (Zimstat, 2022), using the statistics given by Zimbabwe National Statistics Agency, one can conclude that about one million three hundred and sixty thousand in Zimbabwe have disabilities. However, if one is to use the statistics given by the former, he or she would come up with a different figure -about 203 thousand.

Zimbabwe has experienced a myriad of economic challenges over the last two decades. The formal economy has collapsed. Due to the collapse of the formal sector in Zimbabwe, the economy of Zimbabwe has since become informalised (Mbiriri, 2009; Matamanda *et al.*, 2020). The collapse of the informal sector inevitably drove people into the informal economic sectors as they struggle to eke a living. For one to successfully venture into informal sector, there is need for capital and this could be obtained from micro and macro-financial institutions. According to Mtetwa (2015:22), due to social and institutional barriers, persons with disabilities find it difficult to secure loans from micro-financial institutions as compared to their non-disabled counterparts. Due to stigma associated with disability, banks and other financial institutions would find it difficult to give loans to persons with disabilities as they consider it 'risky'. Persons with disabilities find it difficult to secure loans hence they are likely to depend on unsustainable survival strategies such as vending and begging thereby further trapping them into acute poverty. UN (2017) contends that disability and poverty are interlinked hence economic depression is likely to have more detrimental effects on them as compared to their non-disabled counterparts. It is against this backdrop that the study therefore seeks to interrogate survival strategies employed by persons with disabilities and assess their effectiveness in the middle of economic depression.

Though disability and economic crisis are well researched areas, there is a knowledge gap on studies concerning their nexus or interlink. The knowledge gap makes the study pertinent as it seeks to provide empirical evidence on the survival strategies employed by persons with disabilities amidst an economic crisis context. The study will help policy makers and decision makers in coming up with relevant policies aimed at addressing the needs of persons with disabilities. Social workers and policy makers will have an appreciation on the survival strategies employed by persons with disabilities in the middle of economic crisis. The study will also help in the crafting of a comprehensive disability policy. The Disabled Persons Affairs Department in the Ministry of Public Service, Labour and Social Welfare will also benefit from the study as it reveals survival strategies employed by persons with disabilities in the middle of economic crisis hence it will help

the department to come up with programmes that are relevant to the challenges facing persons with disabilities.

Pincus and Minahan (1973) argue that linking people with resources and enhancing social functioning of people are some of the main focus of social workers. By having an appreciation of the challenges facing persons with disabilities and the survival strategies they employ, social workers is able to link clients with disabilities with relevant resource systems and they will also devise initiatives of enhancing social functioning of persons with disabilities.

Several studies have been conducted on the nexus between poverty and disability. Most of the studies have focused on disability as a cause and a result of poverty. However, these studies did not dwell on the surviving strategies employed by persons with disabilities in the middle of economic depression hence the study seeks to bridge the knowledge gap on the surviving strategies employed by persons with disabilities. Although Tamukamoyo's (2009) doctoral thesis delves into how persons with disabilities survive amidst a collapsing economy, it restricted itself only to why persons with disabilities would end up in the informal sector, it hardly touched on survival coping strategies employed by persons with disabilities. Therefore, the study will contribute to the body of knowledge on surviving strategies employed by persons with disabilities amidst an economic depression.

Several studies reveal that poverty and disability are interconnected. World Bank (2017) reveals that more than eighty percent of persons with disabilities live in absolute poverty. Mitra *et al.* (2013) argue that disability lessens one's chances of getting employed. Basing on the studies that revealed that persons with disabilities have less chances of getting employment as compared to their non-disabled counterparts, the study will interrogate survival strategies employed by persons with disabilities and it will mainly be based on persons with visual impairment and persons with physical disabilities. Their chances of getting employed are mainly reduced due to negative attitudes by the employers. Hence, with the economic depression currently experienced in Zimbabwe, chances of persons with physical disabilities and persons with visual impairment getting employment in the formal sector of the economy,

have significantly decreased. This has therefore necessitated this current study as it is aimed at ascertaining the surviving strategies employed by persons with disabilities in the middle of economic crisis.

This study, therefore, seeks to interrogate survival strategies employed by persons with disabilities in the middle of economic depression. The overarching aim of the study is achieved through the following objectives:

- 1) To assess the economic challenges faced by persons with disabilities in the middle of economic depression in Zimbabwe;
- 2) To explore the social challenges encountered by persons with disabilities;
- 3) To identify the survival strategies employed by persons with disabilities in the middle of economic crisis;
- 4) To establish the effectiveness of these strategies in the middle of economic depression; and
- 5) To explore the sustainability of these surviving strategies depression.

The research questions informing the study are:

- 1) What is the economic situation prevailing in Zimbabwe?
- 2) What are some of the economic challenges faced by persons with disabilities?
- 3) What are the social challenges are facing persons with disabilities?
- 4) What are the survival strategies employed by persons with disabilities in the middle of economic crisis?
- 5) How effective are these strategies in the middle of economic depression?
- 6) How sustainable are these strategies?

7) What lessons and recommendations can be drawn from the study?

Though there are several disability categories, the researcher chose two disability categories namely persons with physical disabilities and persons with visual impairment. The choice of these disability types was mainly premised on the basis that persons with visual impairments and persons with physical disabilities are likely to employ unsustainable surviving strategies.

This monograph is organised into five chapters:

Chapter one introduces the study. It furnishes the background to the study, outlines the problem statement, proffers a justification or significance of the study and outlines the aim and objectives of the study. The chapter further outlines research questions and discuss delimitation of the study.

Chapter two is devoted to literature review. The chapter provides an overview of the prevailing economic situation in Zimbabwe, theoretical framework informing the study and its justification. Critical disability theory is discussed at length. The chapter discusses conceptualisation of disability and demonstrates the illusory nature of disability. Nexus between poverty and disability is discussed in the chapter, survival strategies employed by persons with disabilities by persons with disabilities are country experiences on disability are also canvassed in the chapter.

Chapter three discusses methodology that was employed by the researcher. Several advantages associated with qualitative methodology are discussed. Target population, area of study, sampling techniques that were used to select participants, data collection techniques like in-depth interviews, focus group discussions, key informant interviews and documentary analysis, are also discussed in this section. Ethical considerations that guided the researcher and study limitations are also discussed.

Chapter four is dedicated towards the presentation of findings, analysis and presentation of findings.

Chapter five furnishes a summary of the findings, conclusion and recommendations.

The chapter has introduced the study. After giving an introduction to the chapter, the researcher then discussed the background to the study and canvassed the prevailing economic situation and its nexus to several factors that precipitate poverty among persons with disabilities and how the economic situation is likely adversely impact persons with statement, aim, and objectives of the study were also discussed in this section.

CHAPTER TWO: LITERATURE REVIEW

This chapter reviews pertinent literature in the canon of scholarship pertaining to economic depression, disability and the nexus between poverty and disability. The theoretical framework that undergirded the research is also discussed in this chapter. The chapter also critically interrogates the complex relationship between poverty and disability. This section also provides an overview of economic depression in Zimbabwe, revealing factors that led to economic depression in Zimbabwe and how depression had an impact on the lives of people in Zimbabwe in general, and the impact of depression on persons with disabilities, in particular. The chapter also discusses conceptualisation of disability. The chapter also demonstrates the complexity of the concept of disability. Different models of disability are also going to be discussed in this chapter. The chapter also discusses the situation of persons with disabilities in different countries.

Critical disability theory was utilised in the study survival with a view to proffering a feasible theoretical optic on the strategies employed by persons with disabilities. Justification of the choice of the Critical disability theory will also be given. Hosking (2008) argues that critical disability theory is a critical theoretical framework in the study of disability issues that builds on critical theory and Critical Legal Studies. Critical theory as it is known in the present-day emerged from Western Marxist Researcher (Frankfurt school). Critical disability theory is rooted on of critical disability theory. Critical theory emerged in the 1930s through the works of Max Horkheimer (Hosking, 2011).

Critical theory is premised on Marx's criticism of the political economy that precipitates the oppression of disadvantaged groups. Hosking (2008) argues that critical theory has basis for maximising the freedom of the oppressed especially the marginalised groups in a society (such as persons with disabilities) thereby ending domination of other groups. Thus, one of the main agendas of critical disability theory is to change society for the betterment of the oppressed groups. Hosking (2011); Pothier and Devlin (2006), concur that critical disability seeks to expose existing barriers precipitating oppression of persons with disabilities and seeks to alter laws

and policies to emancipate persons with disabilities. According to Hosking (2011), critical disability theory adapted critical theory to promote rights of persons with disabilities. Unlike non-disabled people, persons with disabilities face a myriad of challenges. Challenges facing persons with disabilities are precipitated by different barriers hindering participation of persons with disabilities hence critical theory seeks to address barriers that hinder participation of persons with disabilities.

The critical disability theory is guided by the social model of disability that argues that disability is a socially constructed phenomena contrary to the view that disability is due to impairments as suggested by the medical model of disability that views disability as a pathological condition. Critical disability theory also employs social model of disability as it argues that PWDs are disadvantaged due to existing social, economic and institutional barriers (Barnes, 2000). By adopting social model of disability, critical disability theory acknowledges that disability is a socially constructed phenomenon thus disability is not due to impairments. Thus by adopting the social model of disability, critical disability theory concedes that the disadvantages experienced by persons with disabilities is due to institutional barriers that hinders persons with disabilities from realizing their full potential (Oliver, 1990) . Though critical disability theory is mainly based on social model of disability, the approach also acknowledges the contribution of impairment hence the need to blend social and model of disability to come up with comprehensive intervention strategy. WHO (2002) terms the synthesis of medical model and social model “biopsychosocial model.” By synthesizing the aforementioned models, critical theory argues that pathological and social aspects of disability must be put into consideration. Therefore, there is need to use both medical and social model intervention strategies. Thus, there is need to rehabilitate persons with impairments and for those who continue to be marginalised or excluded despite such efforts, there is need to change the environment to enhance participation of all people.

Hosking (2008) argues that the main agenda of critical disability theory is to challenge traditional views that assume that persons with disabilities cannot perform at par with their non-disabled counterparts. Critical disability theory (CDT) seeks to ensure that persons with disabilities are heard as they were traditionally marginalised and suppressed. CDT is paramount as it provides

PWDs voice, emphasises the importance of language when discussing disability issues, and also provides theoretical basis for policies to address the needs of persons with disabilities.

Critical disability theory emphasises the importance of language when discussing disability issues (Pothier, and Devlin, 2006). Pothier and Devlin (2006:10) posit that one of the primary objectives of critical disability is to interrogate the language used in the disability discourse. The critical disability theory focuses on language used to address persons with disabilities, emphasising on the need to desist from using derogatory language (Hosking, 2011). Traditionally, derogatory and dehumanising terminology such as “the disabled”, “the blind” were used. However, guided with critical disability theory the study used appropriate and respectfully terminology such as persons with disabilities and persons with visual impairment. There have been debates on the proper terminology to use when discussing disability issues. The use of terms such as “the disabled”, “the blind” was criticised for placing more emphasis on impairments of persons with disabilities hence the need to use terms that puts “the person first.” The concept of putting “person first” is of paramount importance as it ensures the realization of rights of persons with disabilities such as right to equal treatment, right to employment as enshrined in the Constitution of Zimbabwe (2013). Terms such as “disabled” are pejorative in nature as they have disempowering meanings such as incapacity. Critical disability theory emphasises on the need to avoid derogatory terms that promote exclusion and marginalisation of persons with disabilities hence the study uses “persons with disabilities” as it promotes realization of persons with disabilities as it emphasises on the “person-hood” first hence the need for equality of opportunities between persons with disabilities and their non-disabled counterparts.

Critical theory stress that there is need to promote the rights of persons with disabilities to promote equality of opportunities (Hosking, 2008; 2011; Pothier and Devlin (2006). Thus critical theory advocates for the rights of persons with disabilities by utilising rights-based approach.

According to Hosking (2011), critical disability theory adapted critical theory to promote rights of persons with disabilities. Unlike non-disabled people, persons with disabilities face a myriad of challenges. Challenges facing

persons with disabilities are precipitated by different barriers hindering participation of persons with disabilities hence critical theory seeks to address barriers that hinder participation of persons with disabilities. Thus by confronting institutional barriers facing persons with disabilities, critical disability theory helps decision makers to conceptualise challenges facing persons with disabilities. This shows that critical disability seeks to expose existing barriers precipitating oppression of persons with disabilities and seeks to alter laws and policies to unshackle persons with disabilities

Critical disability theory is also premised on transformative politics (Hoskings, 2009; Pothier, and Devlin, 2006). Critical disability theory is grounded on Western Marxism that seeks to change the prevailing situation for the betterment of the oppressed groups. The theory's agenda is not only to explain a phenomenon rather the theory seeks to empower the oppressed groups such as persons with disabilities. According to Hosking (2011), critical disability theory also aims to influence politics precipitating exclusion of persons with disabilities Thus critical disability theory is mainly concerned with "power" that is who gets what (Hoskings, 2009). Pothier and Devlin (2006) observe how critical theory probes power and privileges that precipitates marginalisation of persons with disabilities. Due to lack of education, persons with disabilities lack power to participate in the labour market thereby leading to their marginalisation.

Critical theory is paramount to the issue being studied. CDT emphasises on the need to promote rights of persons with disabilities and promote their participation in mainstream economy argues how critical disability theory contributes deeper understanding on the need to mainstream disability. In the middle of economic depression people are using different strategies such as participation in labour market, street vending and depending on relatives (Mtetwa 2015:313) as they struggle to employ lucrative survival strategies employed by non-disabled people. Due to several issues such as institutional and physical barriers, it is predicament for persons with disabilities to employ surviving strategies employed by their non-disable counterparts hence the need to employ critical disability model of disability. CBT also emphasises the importance of language, promotes participation of persons with disabilities and provides theoretical basis for policies to address needs of persons with disabilities.

In many societies, persons with disabilities are voiceless and they have low status in societies. However, through critical disability theory, negative attitudes towards person with disabilities are challenged and they are given chances to be heard. Critical disability theory also challenges negative attitudes towards persons with disabilities that are precipitated by non-disabled persons thereby improving participation and improves the life of PWDs.

Terminology is paramount and a sensitive issue when discussing disability issues (Staden, 2011). Using appropriate terminology is significant to create rapport. If one is unfamiliar with disability terminology, it is hard for him or her to engage with persons with disabilities hence it was crucial for the researcher to be well acquainted with disability terminology for him to use proper terminology in the field. By using proper terminology, the researcher creates rapport with participants.

Critical disability theory avers that the terminology used determines how disability is perceived. It is significant to avoid using terminology that dehumanise or disempower. Terms such as “the blind”; “the crippled” will by all means be avoided in the study as they reinforce exclusion of persons with disabilities. The study to employed terms such as “persons with disabilities”; “persons with visual impairment”; “persons with physical disabilities”. Traditionally terms such as ‘the crippled’ were used however such terms are less used as they are considered to be disparaging.

The way persons with disabilities prefers to be addressed varies from place to place hence it is important to ask persons with disabilities in the area where the study intends to be studies on the way they prefer to be addressed. World Bank (2015) observes how the way persons with disabilities prefer to be addressed varies from place to place hence the need to ask persons with disabilities on the way they prefer to be addressed.

Debates have emanated on whether to use “persons with disabilities” or “the disabled people”. Dinerstein (2012) observes that persons with impairments prefer to be called “persons with disabilities” as this emphasises on the need of putting person first”. However, some persons prefer be called “disabled people” for example in the United Kingdom persons with disabilities prefer to

be called “the disabled” (Obosi, 2010: 3) as this demonstrates that is the environmental barriers that impedes participation of persons with disabilities not the impairments. Prominent disability scholars such as Barnes (2010), Oliver (1990) prefers “disabled people” as they argue that utilising “persons with disabilities” terms make an individual carry disability rather than attributing people’s disability to society. However, some disability scholars such as Jaeger (2012) prefers the term “persons with disabilities” as this promotes positive attitude towards persons with disabilities. Using the term “persons with disabilities shifts from identifying people with their impairments to see them as person first thus when the term “the disabled” focus on disability thereby promoting medical model, a disabling model that argues that persons with disabilities need rehabilitation thereby ignoring rights of persons with disabilities.

‘Persons with disabilities’ is the terminology widely accepted across the globe (UNCRPD 2006; 2013; World Bank, 2014). This is widely accepted because it recognizes the person first unlike the medical model that put more emphasis on impairments thereby promoting the exclusion of persons with disabilities. By putting more emphasis on the person first, the rights of persons with disabilities are realized. According to Hosking (2008), terminology that is used shows the way people are valued and societal attitude towards the group being discussed. Language also plays a fundamental as it determines attitude towards persons with disabilities thus language can either reinforce or change prevailing attitude towards persons with disabilities. Therefore, using proper terminology is pivotal as it can bring about positive attitudes and integration of persons with disabilities.

Staden (2011) observes that PWDs are very sensitive when it comes to disability terminology. Terminology that one employs when referring to persons with disabilities has several effects such as promoting discrimination of persons with disabilities, stereotyping and stigmatisation. Some terminology can also be degrading and derogatory. It can be noted that there is no consensus among disability scholars on the terms to use when discussing disability issues. Some scholars prefer to use “persons with disabilities” while others prefer to use “disabled people”. Mtetwa (2015) used “persons with disability” terminology as he argues that use of terms such as “the disabled” is disempowering. In the study “persons with disabilities”

terminology is going to be used as this is the way disability community in Zimbabwe prefers to be addressed.

Gareth (2014) observes how before studying disability issues, there is a need to come up with a working definition. Coming up with a definition of disability is however a daunting task, it has been problematic among scholars traditionally and it still remains a daunting task among contemporary scholars.

Disability is an elusive concept to define. Oliver (1990) concedes that disability is a complex, multifaceted and ever-changing phenomena. Ferguson (2010) observes how disability terminology has evolved for example terms such as “crippled” have since been replaced with appropriate terminology “persons with disabilities” and in the traditional terminology such as “ the blind” were used but in the contemporary, terminology has evolved and terms such as “persons with visual impairment” is widely accepted. Brown (2014) argues how the definition of disability has always changed and varies from time to time and from place to place. Oliver (1990); OECD (2009), concurs that that there is no single definition of disability that is universally accepted. The concept of disability has changed over time. Traditionally, disability was defined using medical perspective (Handicap International, 2010) however, several scholars in the contemporary acknowledges that social and institutional barriers disable people more than impairments hence the need to focus more on creating inclusive environment (social model) rather than focusing on rehabilitating persons with disabilities as argued by the medical model of disability. This shows that the way disability is defined is ever-changing.

Barton (1989) argues how the way disability is defined depends on the way that it is interpreted. The concept of disability has several dimensions such as medical, legal, social, economic and religious. The definition varies from scholar to scholar and the way disability is conceptualised is determined by the issue being discussed. Medical model describes disability as a medical or pathological condition that can be improved through rehabilitation (Mintra, *et al* 2006). Social model argues how people become “disabled” due to physical, institutional and social barriers. The way social model describes disability shows that there is need to put more effort on the environment that impedes

persons with disabilities (PWDs) from realising their maximum potential rather than focusing on rehabilitating PWDs hence the need to create an inclusive environment. The way models or approaches of disability conceptualises disability differs. Marshall *et al.* (2009) argues how models or approaches of disability have different views pertaining to how the concept of disability can be understood.

Simpson and Cheasman, (2000) argue that for one to understand disability, there is need for one to interrogate models of disability. Smart (2004) argues how models of disabilities are of paramount importance as they serve several purposes such as providing a definition, giving an explanation and forms the basis for policy formulation and implementation.

Marshall *et al.* (2009) argue that there is no single theory or model that comprehensively captures the concept of disability hence for one to understand the concept of disability he or she must interrogate different approaches. There are many models of disability that are based on different assumptions. Some of the models that have come into existence to understand disability include medical model, charity model, religious model and social model. Medical and social model dominates the disability discourse as these are commonly used by different scholars to understand the concept of disability.

Medical model (also commonly referred to as individual model) describes disability as a pathological condition emphasised on the need to rehabilitate persons with disabilities. Medical model that explains disability as a pathological condition dominated disability discourse for years. Haage (2017) reports that medical model focuses on the person's medical status such as impairments thereby attributing disability to impairments that persons with disabilities have. Policies that were formulated using this model emphasised on the need to rehabilitate, cure and have benevolence towards persons with disabilities. However, the model is criticised for failing to realize rights of persons with disabilities.

Oliver (1990) argues how through medical model of disability, disability was viewed as a medical or pathological condition. Goss *et al.* (2019) argue that through medical model of disability, persons with disabilities were viewed as

people who cannot look after themselves hence they need support and benevolence from their non-disabled counterparts. Viewing disability through the medical model trajectory implies that people would leave disability issues in the hands of medical practitioners so that they could treat or cure the “condition”.

By viewing disability as a pathological condition, medical model of disability views disability as an individual problem that is caused by injury, accidents, sickness or any other medical condition that can be improved through some medical intervention or through rehabilitation. The model emphasises more on the impairments that persons with disabilities have hence its advocacy on the need to take measures to improve “the condition” of persons with disabilities. Medical model views persons with disabilities as people with reduced functioning hence the need to support persons with disabilities with relevant assistive devices to enhance and maximise their ability to function.

The medical model was criticised due to several reasons. Oliver (1990) observes how medical model of disability put more emphasis on impairments that PWDs have and the way to prevent or rehabilitate persons with disabilities. The model put emphasis on the medical condition and ignores how the society “disables” persons with disabilities thus the model ignores on the barriers prevent persons with disabilities from realising their maximum potential.

Prior to the introduction of social model, the medical model dominated disability discourse. However, through the medical disability model that focused on the impairments of persons with disabilities, PWDs were oppressed and viewed as persons in need of care. Due to the oppression of PWDs that was prevailing in the 1970, PWDs took social action as they protested against negative attitudes and societal barriers that inhibited their participation and realisation of their rights just like their non-disabled counterparts (Haage, 2017). Barriers that inhibited their participation include but are not limited to lack of education, infrastructural and labour systems. Social action that was taken during that period derived disability scholars to make an analysis on the lives of persons with disabilities. Those studies led to the social model of disability that argues that disability is due to social

barriers, Haage (2017) provides credit to WHO (1976)'s "International Classification of Disability" for the establishment of social model of disability.

Barnes (1999) argues that social model of disability emerged to challenge medical model of disability Marshal *et al.* (2009) observe how social model of disability was a counterpoint to the way medical model of disability understood disability. Unlike medical model that describes disability as a medical condition, social model of disability argues that disability is a socially constructed phenomena not a pathological condition thus disability is not a result of nature rather it is due to the way people interact (Marshal *et al.*, 2009). Oliver (1981) emphasises on the need to focus more on how the environment limits participation of certain groups of people (in this case persons with disabilities). Thus, social model of disability differs from the medical model that attributes disability to an individual; in its rejection of the medical model of disability, social model argues that disability is due to prevailing social and institutional barriers. Physical, political, social and cultural barriers are the ones that disables people not their impairments (Barnes, 2003). Oliver (1999) concurs with this verdict as he argued that people become "disabled" due to different barriers, such as physical, social and institutional barriers. Marshal *et al.* (2009) argue that disability is not a pathological condition but something that results due to man-made conditions that barricade persons with disabilities.

By rejecting the medical model of disability, social model argues that the environment is the one that cause disability due to existing barriers and it is not an individual that needs to be fixed. Through social model of disability, the concept of disability is understood as a socially constructed phenomenon thus disability is not due to impairments that people have. People are disabled by social arrangements that exist. Hence society must be blamed for disabling people (Kristiansen *et al.*, 2009), therefore, the need to put corrective measures on the environment not focusing on rehabilitating an individual. The model seeks to redefine the way disability was viewed by arguing that persons with disabilities are not victims of their impairments rather it is the existing social and institutional barriers that barricades the participation of persons with disabilities hence the need to focus on those impediments. The model

therefore argues that there is need to create an inclusive environment that does not inhibit the participation of persons with disabilities. Hence there is need to make adjustments and come up with universal designs thereby improving the environment that excludes persons with disabilities therefore disability is not due to impairments that persons with disabilities have rather it been due to poor design that makes it predicament for the participation of PWDs.

The model sought to shift from the individual model that viewed persons with disability as people who deserve charity, rather it argues that there is need to create a conducive environment that promotes inclusion and participation of persons with disabilities. Central to this argument is that persons with disabilities are oppressed due to the way they are viewed by their non-disabled counterparts.

Through social model of disability, disability movement has made significant strides. Marshall *et al.* (2009:10) observe how through the social model of disability, several countries managed to introduce non-discrimination laws that endeavours to promote the participation of persons with disabilities. Through the influence of social model of disability, several countries also managed to introduce universal design (*ibid*). By introducing universal design, countries managed to promote participation of persons with disabilities because universal design removed barriers that impeded participation of persons with disabilities.

Through the model, persons with disabilities managed to express their rights to be recognised as equal with their non-disabled counterparts. Thomas (2007) argues how PWDs demands that due to their impairments, what they need is support not to be looked after. This notion challenged the traditional way disability was viewed whereby persons with disabilities were seen as charity cases and in need of care. The model argues that resources must not be channelled towards welfare programs such as social assistance for persons with disabilities rather resources must be channelled towards facilitation of participation of persons with disabilities. Universal design ensures all people can participate despite of having some impairment.

Religious or moral model of disability is widely well thought-out to be the oldest model of disability and the now least used model of disability (Retief and Letšosa, 2018). The model argues that disability is a result of sin thus disability is a punishment from gods. By positing that disability is a result of sin, religious model of disability argues impairments are due to failure to adhere to certain rules or behaving in a way that is considered “morally wrong” hence disability is some form of punishment for failing to behave in line with the expectations (Henderson and Bryan, 2011)

Religious model of disability associates disability with shame thereby making families of persons with disabilities hide them due to fear of stigma and discrimination (Niemann, 2005). This model has detrimental effects to persons with disabilities as it promotes their exclusion in society, school or in the working world thereby perpetuating poverty among persons with disabilities.

Armstrong *et al.* (2006) observe how economic model focus on how impairments affect the functioning of a person particularly in the employment sector. This model argues that disability challenges one’s level of productivity. The economic model of disability analyses disability through economic lenses by focusing on how impairments impede one’s capacity. The model also advocates on the need promote rights of persons with disabilities and the importance of adaptive environment.

After attaining independence, Zimbabwe had enormous potential of becoming an economic powerhouse in Africa due to many factors such as infrastructure and several policies that were crafted by the new government. During the first decade after attaining independence, the international donor community played a paramount role as they pumped resources (Besana and Moyo, 2012). There was enormous economic growth during the first decade (1980-1990). Besana and Moyo (2011: 02) reveal that during the first decade, economic growth in Zimbabwe was at 2.9 percent. Economic growth during the first decade was well above SADC region average economic growth. Due to rapid economic growth that was experienced in the country, Zimbabwe became a middle-income economy in the early 1990s (World Bank, 1997). There was improvement of standards of living, life expectancy increased,

there was low unemployment rate, literacy improved, children were immunized for free thereby leading to decrease of infant mortality rate.

The economic situation deteriorated in the late 1990s and this can arguably be attributed to many factors chief among them being issues such as poor policies, isolation from the international community, mismanagement, corruption (Besana and Moyo, 2008). It has also been argued that Zimbabwe's military engagement in the Democratic Republic of Congo (DRC) further catalysed economic depression. The war was too costly, with estimates pointing that about USD 200 million was splashed (Asante 2012:33). The economic depression that Zimbabwe experienced since early 1990s led to the rise of unemployment rate in Zimbabwe with some sources estimating that unemployment could be pegged at above eighty-five percent. Besana and Moyo (2008) observe how due to economic crisis experienced in Zimbabwe in the 1990s, unemployment rate skyrocketed. University graduates and school leavers could not find secure and decent jobs in Zimbabwe and this led to rapid increase in migration as people went to different countries such as South Africa, United States of America, Canada and Australia in search of greener pastures. Some people who did not migrate ventured into informal economy to make ends meet in the middle of economic depression

To address myriads of economic challenges that were faced in Zimbabwe, the government embarked on fast-track reform program. The land reform was characterised with many issues such as; anarchy, lawlessness, unlawful occupation of commercial farms by unskilled people and marching of war veterans displacing white farmers (Asante, 2012). Most of people who benefited farms through the Fast-Track Land Reform Programme; however, did not have adequate resources, inputs and skills to either maintain or increase agricultural yield in Zimbabwe therefore, land reform inevitably led to the decrease in agriculture production. After the fast-track land reform program Zimbabwe lost its 'bread-basket' status, there was decrease in exports and this led to trade deficit thereby vehemently affecting the country's foreign reserves. The way fast-track land reform was implemented further worsened the economic situation in Zimbabwe as it led to decrease in agricultural production, a key sector of Zimbabwe's economy.

Zimbabwe has crafted and implemented several economic policies to address economic woes the country has encountered for the past two decades. Policies such as Agricultural Policy, Economic Structural Adjustment Programme (ESAP), Land Reform Programme, and Zimbabwe Agenda for Sustainable Economic Transformation (ZIMASSET) were implemented in an endeavour to improve standards of living, alleviate poverty, create employment and empower people. However, the policies that were crafted and implemented could not deliver and the policies failed to reduce poverty in Zimbabwe.

World Health Organisation (2009) reports that more than ten thousand cases of cholera were recorded from 2008 to 2009 that left more than four thousand people dead. There was another cholera outbreak in 2018 in Glenview and Budiriro that left more than twenty people dead. Contagious diseases such as typhoid are also common in Zimbabwe. The continuous outbreak of such easily treatable and manageable diseases is a clear indication that Zimbabwe is in crisis. Diseases such as typhoid and cholera are commonly associated with impoverished countries hence by exhibiting such symptoms it will be apt to conclude that Zimbabwe is experiencing economic turmoil.

After experiencing a period of hyperinflation, Zimbabwe adopted United States Dollar (USD) currency in 2009. There are several advantages associated with dollarization such as reduction of inflation and trustworthiness. Southall (2017) argues that Zimbabwe experienced economic stabilization after adopting US Dollar currency. Kenyenzu *et al.* (2017) argue that from 2009 to 2012, Zimbabwe recorded an average of 10 percent economic growth. Chagonda (2010) observes how dollarization in Zimbabwe led to opening out of business opportunities and increase of agriculture yields as farmers could properly plan. Agriculture companies also scaled up their production of inputs such as seeds and fertilizers. Dollarization also lured both indigenous and foreign investors thereby creating employment. Through dollarization, there was improvement of sanitation, water supply, electricity supply and death rate decreased.

Southall (2017) observes that to increase the amount of money in the circulation, Zimbabwe through the Reserve Bank of Zimbabwe introduced

bond note (a currency only legal in Zimbabwe) in 2016. The introduction of bond note caused pandemonium as depositors sought to withdraw their money from banks fearing the 2008 experience that was characterised with hyperinflation. The Reserve Bank of Zimbabwe decided to limit withdrawal amount as it sought to address panic withdrawing thereby leading to long queues. Although bond note led to increase in liquidity (Southhall, 2018:390), bond note has decreased its value over the past years thereby leading to increase of cost of living. Although the surrogate currency was supposed to be at par with USD, bond note has significantly lost its value and is now worth less than one-third of USD (Pacific Standard, Jan 17, 2019). Daily News reports that prices of basic commodities have risen by more than 20 percent thereby further worsening poverty in Zimbabwe. Prices of goods such as cooking oil, salt, sugar, rice and flour have significantly increased over the past years. Newsday of 05 April, 2019 reports that a family of six now requires at least \$790, 77 per month to have a decent standard of life in urban areas. Bread price was \$0.90 in 2017 but with immediate from Monday 14 April 2019, bread price has increased to \$3.50. The continuous rise of prices shows that Zimbabwe is indeed in crisis. Mitra *et al.* (2013) and World Bank (2018) concur that most of persons with disabilities live in poverty. The prevailing economic crisis is likely to have more impact on persons with disabilities (particularly persons with visual impairment and persons with physical disabilities) due to nature of surviving strategies that they employ.

ILO (2009) observes how rate of unemployment increases among persons with disabilities when there is economic depression. During economic depression, companies either down-size or close-down thereby inevitably leading to scarce job opportunities. World Report on Poverty reports that during economic depression in United States of America, the gap of unemployment between persons with disabilities and non-disabled people widened, something that shows economic depression had more impact on persons with disabilities as compared to their non-disabled counterparts. The widening of unemployment shows that when there is economic depression, persons with disabilities have more chances to be retrenched and few job opportunities that is available are likely to be occupied by their non-disabled counterparts.

In the middle of economic depression, there is an increase of unemployment among both PWDs and non-disabled. ILO (2009) reveals that when there is an economic depression, unemployment rate increase more among persons with disabilities compared to their non-disabled counterparts. Mitra (2006) observes that employers perceive persons with disabilities as less productive hence when there is depression, companies down-sizing, persons with disabilities have more chances to be retrenched due to the perception by the employers that they are less productive. This is in line with Groce *et al.* (2014) who argue that in the labour market persons with disabilities are likely to be hired last and retrenched first when there is economic recession.

Todaro and Smith (2012) contend that traditionally poverty was determined through income and consumption. Thus, traditionally individuals whose income was below subsistence (poverty datum line) were regarded as “persons living in poverty”. However, the concept of poverty has evolved as several scholars argue that poverty encompasses several indicators such as food, health, education and shelter. This argument has led to the concept of ‘multidimensional poverty’ that argues that poverty is not only lack of income but it includes lack of human needs. Eide and Ingstad (2011) admit that poverty is a multifaceted phenomenon that cannot be defined only in economic terms.

World Bank (2016) avers that there are two main types of poverty, that is absolute poverty and relative poverty. Absolute poverty implies poverty that is measured using international standards USD 1.88 per day (World Bank, 2018). UN (1995, 2017) defines absolute poverty as a condition whereby one cannot afford basic needs. Maslow (1947) identifies food, safe water, shelter and health as some of the basic needs. World Bank report on Poverty (2007) describes relative poverty as poverty that is measured or determined using comparative means, thus relative poverty implies that some people are not achieving standards of living that are achieved by some people from the same area.

Structural theory argues that poverty is due to structural factors precipitated by the prevailing economic situation not due personal deficiencies (Jordan, 2004). Therefore, for one to have a clear understanding of why most of

persons with disabilities live in poverty, there is need to analyse the prevailing economic situation. Samati *et al.* (2012: 48) argue that the prevailing socio-economic situation is one of the determinants of poverty. Brady (2006:154) observes how labour market forces put people at risk of languishing in poverty. Munro (2012) observe how Zimbabwe has experienced economic meltdown since early 1990s. The economic meltdown led increase of poverty rate as people become unemployment. In the early 1990s, most companies either closed down or down-sized thereby leading to high unemployment. Royce (2009:100) argues that de-industrialization is one of the main causes of poverty. According to Royce (2009), the scarcity of job opportunities causes poverty as people depend on participation in labour market for a living. When jobs are available, poverty reduces while when the scarcity of job opportunities leads to high poverty rate due to lack of source of income. People need jobs to make a living hence if they become scarce people is trapped into poverty. This shows that people depend on the labour market therefore the failure of the government to provide jobs imply that poverty is structural.

The government also reduced expenditure on social services. Disability benefits were also reduced due to economic crisis that was experienced in the 1990s. Structural theorists argue that economic forces trap people into poverty despite their competence. There is general consensus that persons with disabilities are vulnerable to poverty therefore the existing economic situation is likely to worsen the situation of persons with disabilities.

Several scholars concur that disability is both a cause and a consequence of poverty. Studies across the globe reveals that poverty and disability are heavily interlinked (Mtetwa, 2015). World Bank (2016) argues that persons with disability are twice likely to live in poverty as compared to their non-disabled counterparts. World Report on Poverty (2018); Handicap International (1993) concurs that disability increases one's chance of living in poverty. There are many factors that makes poverty and disability interlinked and these include poor living conditions that expose them to illness and impairment, poor working conditions such as working in dilapidated infrastructure, sanitation, health and lack of education. Poor people are likely to work in hazardous working conditions such as in heavy industries, in coal

mines and be involved in gold panning without protective clothing thereby exposing them to different causes of impairments. The situation that prevails in poor areas puts poor people at risk of impairments hence poverty increases chances of people to have disabilities. In addition to their chances of living with disabilities, poor people have lack of access to healthcare and rehabilitation thereby exacerbating their chances of getting impairments. Handicap International (1993) reports that the environment that persons living in poverty live in expose them to accidents and illness. When a poor person gets impaired, that impairment is likely to become permanent thereby interfering with their functioning. Poor people do not have resources to go for special treatment hence some treatable ailments can lead to permanent impairment due to lack of resource among persons with disabilities hence disability can be a consequence of poverty.

Persons with disabilities who live in developing countries are likely to live in poverty as compared to persons with disabilities who live in developed countries. The World Bank (2017) observes that more than eighty percent of persons with disabilities in developing countries live in poverty. High poverty rate among persons with disabilities in developing countries can be attributed to several issues that include but are not limited to lack of social safety nets for persons with disabilities unlike in developed countries where social safety nets are readily available for persons who is struggling to make ends meet. United Nations Convention on the Rights of Persons with Disabilities (2006) article 28 concedes that persons with disabilities have the right to “adequate standard of living and social protection”. This implies states must take measures to ensure persons with disabilities have decent standard of living such as enough food, clothing and shelter.

However, due to lack of resources in developing countries persons with disabilities depend on informal social safety nets such as the family and friends. Informal social safety nets have been severely weakened due to urbanisation (Rugoho and Siziba, 2014) and economic depression experienced in Zimbabwe. Families have become nuclear due to urbanisation while increase in cost of living due to economic depression makes it hard for people to take care of those in need of care. Failure of informal social safety nets to look after persons with disabilities worsens the situation of persons with disabilities thereby further trapping them into poverty.

Lack of welfare benefits in developing countries increase PWDs' chances of living in poverty. In developed countries, persons with disabilities are entitled to several disability benefits (Eige and Ingstad, 2011) and the benefits they are entitled are sufficient for them to acquire their basic needs. In developing countries such as Zimbabwe, benefits that PWDs are entitled to are inadequate for them to afford their basic needs (Groce *et al.*, 2014). In Africa, there are scarce job opportunities therefore making it difficult for persons with disabilities to become gainfully employed.

Disability also increases the chances of one to live in poverty. UN (2014; 2016) reports that more than eighty percent of persons with disabilities are unemployed. Disability lessens chances of one to become gainfully employed due to issues such as lack of education, social exclusion and employers' negative attitudes towards persons with disabilities. Officer (2009) identifies factors that lead to high unemployed rate among persons with disabilities and these include lack of credentials, employers' negative attitude towards persons with disabilities and lack of skills among persons with disabilities. Due to the issues highlighted above, persons with disabilities are less likely to become employed and those who get employed have less chances to be promoted to higher paying jobs thereby perpetuating vicious cycle of poverty among persons with disabilities.

Easterlow and Smith (2003) contend that poverty among persons with disabilities is further perpetuated by additional costs such as assistive technologies and medication. The Herald Newspaper of Nov 15, 2018 reports that pharmacies are selling drugs in foreign currency and with the economic situation prevailing in Zimbabwe, the incomes of persons with disabilities is negatively affected thereby perpetuating poverty among persons with disabilities.

Choruma (2007) observes that persons with disabilities have high probability of dropping out school as compared to their non-disabled counterparts. World Report on Poverty (2018) reports that lack of education among persons with disabilities can be attributed to several factors such institutional barriers. Several schools in Zimbabwe are not inclusive for persons with disabilities due to non-adapted infrastructure and lack of

appropriate material that is used in schools. Most schools do not have Braille text books thereby making it difficult for persons with visual impairment to learn at such schools hence leading to high numbers of school drop-outs among persons with disabilities. Teachers are not well versed with sign language therefore making it hard for persons with hearing impairment to be involved in the mainstream education.

World Report on Disability (2019) reports that there are several costs associated with disability that can be economic or social. Costs associated with disability can either be direct or indirect and costs associated with disabilities make persons with disabilities vulnerable to poverty. Knowing costs associated with disability is paramount in creating an inclusive environment. Some of the costs associated with disabilities are mainly due to environmental barriers hence the need to create an inclusive environment. Though the extra costs associated with disabilities varies from place to place (in UK 11% to 69%; in Australia 29% to 37 %) (World Report on Disability, 2019) and varies depending on the severity of disability, studies carried across the globe revealed that persons with disabilities generally incur more than ten percent extra costs

World Report on Disability (2018) reports that persons with disabilities face more costs as compared to their non-disabled counterparts for them to have a decent life. Some of the costs that persons with disabilities incur include assistive devices such as wheelchairs, spectacles, hearing-aid devices, medical expenses, personal assistance, special diets, only to mention just a few.

Countries also channel resources targeting persons with disabilities (World Report on Disability 2017). Public programmes that target persons with disabilities vary from country to country. In developed countries, persons with disabilities have the right to disability benefits. However, in developing countries due to resource constraints, programmes normally target persons with severe disabilities (Eige and Ingstad, 2011). Some of the programmes that target persons with disabilities include vocational training, social assistance, rehabilitation services, to mention just a few.

Although persons with disabilities can perform any job, the environment barricades them from being productive (World Report on Disability, 2018).

Studies have revealed that both in developed and in developing countries, unemployment rate is generally higher among persons with disabilities. UN (2000; 2017) report PWDs are more likely to be unemployed as compared to non-disabled people and the few who are employed usually get low paying jobs

World Report on Disability (2018) reveals that more than eighty percent of persons with disabilities are unemployed. Zimbabwe National Statistics Agency (2017) estimates disability prevalence to be at nine percent. Zimbabwe has a total population of 13, 6million (Zim Stat, 2017), using the statistics given by Zimbabwe National Statistics Agency, one can conclude that one million two hundred and twenty-two thousand in Zimbabwe have disabilities. Inferring from the given statistics and holding all things constant, one can assume that less than two hundred and five thousand persons with disabilities are employed in Zimbabwe. Although the situation is a little better in developed countries, the situation of persons with disabilities remains disheartening even in developed countries as more than sixty percent of persons with disabilities are still unemployed (World Report on Poverty).

World Report on Poverty (2018) reveals that in countries such as Mexico and Netherlands, persons with disabilities are twice likely to be unemployed as compared with their non-disabled counterparts. The few who are employed are likely be part-time workers and are likely to occupy low-income jobs hence they have generally have low-incomes.

Choruma (2007) observes that disability determines the type of job one gets. UN (2017) reports that there is high unemployment among persons with disabilities and the few who are employed are likely to occupy low paying job. World Bank (2018), reports that more than fifty-percent non-disable people in the world across the globe are employed while more than eighty percent of persons with disabilities are unemployed. Persons with disabilities who are employed are likely to occupy low skilled and low earning jobs. Meager and Higgins (2011) concur with this view as they argue that persons with disabilities are more likely to occupy lower-skilled jobs as compared to their non-disabled counterparts. There are many reasons why unemployment rate among persons with disabilities remains high across the globe chief among them lack of education among persons with disabilities, negative attitude of

employers towards persons with disabilities, social exclusion, physical and institutional barriers. World Report on Disability (2018) observed that persons with disabilities have low education, something that will severely affect them in the working world as they lack human capital. Physical, institutional and attitudinal barriers precipitates school drop-out among persons with disabilities hence they lack skills that are required in the working world.

World Report on Disability (2018) reports that persons with disabilities are generally disadvantaged in the working world. Unemployment is high among persons with disabilities because they have low qualification, something that can be attributed to less access to education and training, Sida (2015:01) reports that only three percent of persons with disabilities are literate. Hence due to lack of access to education and training, persons with disabilities have less credentials as compared to non-disabled people therefore non-disabled people have higher chances of getting employed. Attitude of employers towards persons with disabilities, also contributes to high unemployment among persons with disabilities as employers perceive that persons with disabilities are less competent and the environment of workplace (some places are not inclusive due to the way infrastructure was constructed).

Eide and Ingstad (2011) argue that education is the key to lucrative job opportunities. Mitra *et al.* (2013) argue that there is high school drop-out among persons with disabilities. Due to lack of education among persons with disabilities, they have low chances of becoming gainfully employed. Lack of education among persons with disabilities makes it predicament to get better paying jobs. Environmental barriers also make it hard for persons with disabilities to become gainfully employed. Physical obstacles can barricade persons with disabilities from going to interview, to go to work and to attend functions with colleagues. Access to information can also be a barrier that prevents persons with disabilities from becoming gainfully employed for example if a job opportunity is advertised in print media such as Herald or Sundaymail, persons with visual impairment may miss such job opportunities despite meeting the requirements of that opportunity. Lack of capital also inhibits persons with disabilities to start their own projects for example Mtetwa (2015) observes how micro-financial institutions are disinclined to

give loans to persons with disabilities as they believe that they are “risky”. Due to stigma associated with disability, potential loan lenders rarely give loans to PWDs as they consider them to be “high risk for loans”.

Negative attitude of employers towards persons with disabilities also exacerbate unemployment among persons with disabilities. Kaye et al. (2011) observe how due to stigma associated with disability, employers often assume that persons with disabilities are less productive as compared to their non-disabled counterparts therefore they have less chances of getting employed thus due to negative attitude towards persons with disabilities, when an employment opportunity arise, non-disabled people have more chance to be hired as compared to PWDs.

There are several factors that hinder participation of persons with disabilities in the labour market and precipitate poverty among persons with disabilities were discussed. However, persons with disabilities do not just sit on their laurels or fold their hands languishing in poverty as they employ several survival strategies for them to survive. This section discusses survival strategies employed by persons with disabilities as they seek to meet their needs. Adugna (2006) describes survival strategies as ways of increasing income used by vulnerable people. Vulnerable people employ different survival strategies to access basic needs and for them to stay alive. Begging, street vending, participating in the labour market are some of the common survival strategies employed by persons with disabilities as they try to escape the shackles of poverty that they normally find themselves in.

Social protection is paramount to ensure inclusion, participation and active citizenship. In addition, social protection improves the well-being of vulnerable people such as persons with disabilities. According to Groce *et al.* (2014:7), in countries with comprehensive social protection floors, persons with disabilities have safety nets that cushion them. Through social protection, persons with disabilities get cash benefits that help them meet their basic needs such as food, clothes and shelter. Benefits obtained through social protection enables persons with disabilities to acquire assistive devices, pay school fees for their children.

Disability benefit scheme is also important for the survival of persons with disabilities. Disability benefits include injury scheme whereby people receive aid in the case of work related injury or injury on duty (IOD) or when a person get impaired due to occupational related diseases. (UN 2018:67) observed that less than thirty-five percent people in the labour market are legally covered for employment related injuries. This implies that more sixty-five percent people in the labour market are not covered hence in the case of injury at work, these people will not access injury on duty hence more than sixty-percent of labour market force are vulnerable to poverty as they lack coverage. Still on disability benefits scheme, in developed countries such as United States of America and Britain, persons with disabilities are entitled to different disability benefit schemes. Those who are unable to work receive income replacement scheme. Persons with disabilities are entitled to compensation for additional costs they incur due to disabilities receive. Caretakers' benefit is another disability benefit scheme persons with disabilities are entitled to. This is offered to persons who care for persons with disabilities. Caretakers' benefit scheme is paramount as it reduces neglect of persons with disabilities.

UN (2018) observes how less than fifty percent persons with severe disabilities across the globe receive disability benefits. In developed countries such as Sweden and Denmark the coverage is very high as more than ninety percent persons with disabilities receive disability benefits. The coverage is however low in developing countries due to lack of resources. the coverage of disability benefits depends on the type of disability especially in developing countries. Persons with hearing impairment are less likely to receive benefits as compared to persons with severe physical disabilities. in Brazil, persons with disabilities were likely to receive disability grants as compared to persons with visual impairment. Persons with severe disabilities are more vulnerable hence they are given more preference.

In Nepal under the Disabled Persons (Protection and Welfare) Act of 1982 persons with disabilities are entitled to many services such as social assistance and social protection whereby persons with disabilities are entitled to disability benefits. There are several Acts that seek to improve the life of persons with disabilities. Although there are several provisions enshrined in the constitution, the situation of persons with disabilities leaves

a lot to be desired. Persons with disabilities are marginalised. They also have low social protection coverage. There is a wide gap of coverage. Although NGOs and international organisations try to intervene, most of persons with disabilities in the Nepal are not covered. International and local NGOs are mainly benefiting urban dwellers as these organisations are mainly available in urban areas. There are persons with disabilities who live in rural areas therefore centralizing services in the urban areas prejudices those who stay in the rural areas.

In most countries if not all countries, disability benefits are generally below the income of those who are formally employed. Groce *et al.* (2014:7) observe that disability benefits are not always sufficient for persons with disabilities to access their basic needs and to live a decent life. There are several challenges associated with disability benefits. In most countries medical assessments are used to assess persons with disabilities to determine eligibility. However, considering that some disabilities are hidden and complex, when a person without medical expertise is conducting disability assessment, he or may fail to diagnose some complex and hidden disabilities thereby reducing the chance of getting benefits for those with complex disabilities. Therefore, medical assessment is likely to benefit only those with easily identifiable disabilities.

In addition, in some countries most of intended beneficiaries are not aware of benefits they are entitled to due to lack of information on the process of applying and lack of proper documents for them to apply for benefits. World Bank (2007) reports that in countries such as India more that ninety percent persons with disabilities are not aware of benefits they are entitled to. Those who may be aware of benefits they are entitled to face several challenges for example mobility especially for persons with severe physical disabilities. Distances travelled to registration centres also hinder persons with disabilities from accessing benefits they are entitled to. Hence there is need for decentralization of services so that persons with disabilities will access benefits at places close to them.

Rugoho and Siziba (2014:51) observe that most of people who survive through begging in the streets are persons with disabilities. Rugoho and Siziba noted

that the utilisation of begging as a survival strategy is due poverty among persons with disabilities precipitated by high unemployment among persons with disabilities. Groce *et al.* (2014:6) assert that in the 1990s less than one percent of persons with disabilities in Zimbabwe were formally employed. In Zimbabwe, persons with disabilities are found in different places such as in the streets, food outlets, shopping malls, to mention just a few. Persons with disabilities have resorted to begging to make ends meet. They are also in the streets for them to stay alive.

Rugoho and Siziba (2014) argue that in Zimbabwe begging has emerged due to urbanization and colonization. Prior to urbanization and colonization begging was not common as African culture emphasises on helping each other and this did not allow others to become beggars. However, urbanization and colonization led to cultural erosion. Colonization introduced taxes in Zimbabwe and this made life hard for people. Urbanization also led to change in ways of life. In addition, urbanization loosened family ties as people travelled to urban areas. The breaking of family affected informal social safety nets for persons with disabilities

The socio-economic meltdown experienced in the 1990s inevitably led to increase in number of people surviving through begging. Due to economic depression organisations such as Jairos Jiri and Leonard that housed persons with disabilities started removing people from their homes. Some who were removed could not reintegrate with their families thereby resorting to begging for survival. Economic crisis experienced in the 1990s had an impact on disability benefits. Although the benefits were below poverty datum line, the income obtained through disabilities used to cushion persons with disabilities as they were able to obtain some of their basic needs such as food through disability benefits. The collapse of those benefits drove people into the streets as to make a living through begging.

Although the problem of begging is found across the globe, the problem is more common in developing countries. Groce *et al.* (2014:5) observe how in the late 1990s about eleven percent persons with disabilities survived solely through begging. Namwata *et al.* (2013) observed that begging is very common in countries such as Tanzania due socioeconomic challenges. Namwata *et al.*

(2013:142) observed that poverty and disability were the main causes of begging in Tanzania. To escape the shackles of poverty and at least remain alive, persons with disabilities in Tanzania resorted to begging. Namwata *et al* conducted an interview with one of the councillors who revealed that low education levels among persons with disabilities leads implies that most of persons with disabilities lack of human capital thereby making hard for them to participate in the labour markets. Due to lack of qualifications to participate in labour markets, persons with disabilities resort to begging for survival.

Balaake and Mahmoud (2014:161) observe that begging is very rampant in Nigeria and this is a common survival strategy for persons with visual impairment as they try to remain alive and provide for their families. Poverty and unemployment is high especially among persons with disabilities hence they resort to begging in the streets for their survival. In Nigeria, persons with disabilities beg money, food and non-food items from the public. Devlieger (2018:39) observes how begging is one of the most common survival strategies employed by persons with disabilities in DRC. In the DRC, persons with disabilities beg in a unique way. “Documentaries” is the unique begging strategy employed by persons with disabilities in Kinshasa. Through “documentaries” , persons with disabilities look for donors to give them funding and persons with disabilities will then give the donor a document that he or she will display on the wall as a “receipt”. In Kinshasa, DRC begging is considered to be an acceptable survival strategy because due to lack of education and impairments it is hard if ever possible for persons with disabilities to get employed (Devlieger 2018:6). Employers in Kinshasa also prefer to employ non-disabled people therefore it is hard for persons with disabilities to participate in labor market

Lachiman (2013) observes how in DRC persons with disabilities who participate in labour market are employed in NGOs, restaurants and schools. Discussing on the issue of participation in the labour market by persons with disabilities in Zimbabwe, Groce *et al* (2014) observe how in the late 1990s one percent of persons with disabilities were formally employed. The Political activism improved the employment of persons with disabilities as it improved employment rate of persons with disabilities in the Nepal. Due to political

activism, the government has adopted the quota system and this has improved the rate of employment among persons with disabilities. Kruger (2017:17) observes how in 2011 about twenty-eight percent of persons with disabilities were employed in Msunduzi. The low rate of employment among persons with disabilities can be attribute to several factors chief among them perception, lack of education and physical barriers. For example Kruger (2017:17) observe how in Msunduzi there is a common perception that persons with disabilities cannot perform at par with non-disabled people.

In South Sudan, social protection scheme mainly benefits people who become impaired due to armed conflicts (Rehwerder, 2018). This implies that the rest of persons with disabilities have no social protection scheme to cushion them. Those without social protection depend on humanitarian assistance for their survival. Through humanitarian assistance, persons with disabilities receive food aid. However, due to environmental barriers, some persons with disabilities find it hard to access humanitarian organisations especially persons with disabilities who stay in rural areas.

Street vending is widely credited for creating source of income in Zimbabwe there is extremely high unemployment rate. In Zimbabwe street vending is a survival strategy for non-disabled and persons with disabilities. Mtetwa (2015:313) identifies vending as one of the survival strategies employed by persons with disabilities as they try to make a living. Berner *et al.* (2008:1) argues that most people do not become street vendors by choice rather majority of people become street vendors due failure to find employment.

Though MDGs managed to reduce poverty across the globe, PWDs were excluded. However, Sustainable Development Goals emphasised on the need to include persons with disabilities in many areas such as employment, an area that is significant if the vision of ending poverty by 2030 is to be achieved. Eide and Ingstad (2011:8) observe that empowerment, opportunity and security are key if poverty is to be alleviated among persons with disabilities. There is need to give opportunity for persons with disabilities to alleviate poverty among PWDs and this may be done through several ways such as education, giving them loans or through employment.

Empowering persons with disabilities is paramount in an endeavour to alleviate poverty among persons with disabilities. Persons with disabilities can be empowered through education. Mitra *et al.* (2013) argue that there is high school drop-out among persons with disabilities. Low literacy rate among persons with disabilities among person with disabilities can be attributed to several issues such as poverty. Due to poverty, persons with disabilities cannot afford to pay school fees thereby leading to high school drop-out among persons with disabilities. Physical and social barriers also contribute to low education among persons with disabilities. There are some barriers that also precipitate exclusion of persons with disabilities in the education sector such as lack of teaching material like Braille and teachers who can use sign language therefore institutional barriers exacerbates low literacy rate among persons with disabilities Therefore there is need to take measures such as free education for persons with disabilities and creating an inclusive environment. Teachers' colleges must also train teachers who can teach children with disabilities for example by training teachers sign language and Braille.

ILO (2010) argues that security is a basic need for all people. There is no universally accepted definition of social security. However, scholars concur that formal social security encompasses services such as employment and state benefits while informal social security include support from family, friends and community. Persons with disabilities due to their vulnerability, they need it more than non-disabled people. Eide and Ingsta (2011:8) argue that person with disabilities is at risk from womb to adulthood. While in the womb, they are vulnerable to selective abortions, at childhood level they are likely to suffer from malnutrition. Their vulnerability exacerbates at adulthood level as they will face discrimination and exclusion (*ibid.*) hence the need for persons with disabilities to have social security

Kamaleri and Yiede (2011) are of the view that persons with disabilities in Lesotho were traditionally subjected to social exclusion as they entirely depended on their family members and their community for their survival. This implies that persons with disabilities in Lesotho depended on informal social safety nets for their survival. Negative attitudes towards persons with disabilities and institutional barriers exacerbated exclusion of persons with

disabilities. Negative attitudes towards persons with disabilities emanates from non-disabled people who normally have certain negative beliefs about disability. Due to negative attitudes associated with disability, non-disabled persons often view persons with disabilities as people who deserve charity. Institutional barriers that promote exclusion of persons with disabilities include non-adapted infrastructure, policies and laws in a society that impedes participation of persons with disabilities.

In December 2008, Lesotho signed and ratifies UNCRPD. Article 4 of the UNCRPD concedes that countries that have ratified the convention must take measures such as implementing policies and programmes that promote rights of PWDs. Through the convention, states are obliged to come up with a legislation that domesticates the convention. However, Lesotho is yet to finalize legislation that promotes the rights and inclusion of persons with disabilities. Sefuthii (2016) reports that Lesotho is yet to enact legislation that promotes rights of persons with disabilities. Section 18 of the constitution is silent on discrimination of persons with disabilities. Section 57 prohibits the appointment of persons with hearing impairment as senators. By prohibiting appointment of persons with hearing impairment as legislators, section 57 precipitates marginalisation of persons with disabilities in Lesotho. National assembly amendment of 2011 prohibits persons with intellectual disabilities from voting. Thus, instead of promoting the rights of persons with disabilities, the constitution of Lesotho perpetuates discrimination of persons with disabilities hence a lot needs to be done in Lesotho to promote participation and protect rights of persons with disabilities. By ratifying UNCRPD, Lesotho is obliged to take measures that promotes and protect rights of persons with disabilities hence there is need to either modify or repeal sections of the constitution that precipitate denial of rights of persons with disabilities. Lesotho Times of May 21, 2015 reports that persons with disabilities continue to face myriad discrimination in their quest to access services such as education, health, to mention just a few. This is further precipitated by the aforementioned sections of the constitution hence the need to urgently take necessary measures.

Just like Zimbabwe, Lesotho is yet to finalize its National Disability Policy. Disability policy drafted in Lesotho aims to protect rights of PWDs as enshrined in the constitution of Lesotho and it is through this policy that

disability programmes is implemented and evaluated to ensure the inclusion of persons with disabilities.

Kamaleri and Eide (2011:11) argue that there are four DPOs in Lesotho that represent persons with disabilities. These organisations work together in representing the needs of persons with disabilities and through these organisations, there has been improvement on the situation of persons with disabilities in Lesotho. Disabled Persons Organisations in Lesotho managed to come up with several initiatives to change policies in Lesotho. The organisation utilises multi-sector approach in empowering PWDs from grass-root level. The organisations in liaison with the government are making ends meet to ensure that PWDs realize their right to health, employment and education (*ibid.*).

According to Kamaleri and Eide (2011), DPOs in Lesotho have partnered with many NGOs and these are mainly used in seeking support from civil society. Through this partnership, several NGOs now undertake programmes that involve disability issues. Through the advocacy work of the aforementioned pressure groups, persons with disabilities do not only get support from the civil society. There has been notable changes in the government for example an increase in the enrolment of persons with disabilities was witnessed through the advocacy work of persons with disabilities and some colleges have since introduced special programmes to ensure persons with disabilities realize their right to education.

Though commendable results were witnessed in Lesotho towards the inclusion of persons with disabilities, PWDs in Lesotho are still facing a myriad of challenges such as oppression, inequality, discrimination and stigma (Sida, 2014). This shows that there is a lot to be done for persons with disabilities to realize their rights. If the ideal situation is to be achieved, there is need for disability practitioners to conduct thorough research to have an in-depth appreciation on the challenges facing persons with disabilities. Research will then form advocacy base for pressure groups. Through results from research, statistics of persons with disabilities and challenges facing persons is noted and this will form basis of disability policy.

There is no recent statistics of the number of persons with disabilities in Kenya. However Kenya National Survey for Persons with Disabilities (2007) estimates that there are about three million persons with disabilities in Kenya. Disability prevalence is not uniformly distributed. The prevalence of disability varies from district to district. There is however lack of comprehensive knowledge on the living conditions of persons with disabilities (Sida, 2015). For long Kenya has offered organised care for persons with disabilities. However, due to resources, those services are provided through means testing as they are given to persons with disabilities who are in most need of them.

Eide and Ingstad (2011:8) note empowerment of persons with disabilities as vital to alleviate poverty among persons with disabilities. To empower persons with disabilities, Kenya has built ten vocational and rehabilitation centres and these offer different courses such as sewing, dress making and carpentry. The government also set up special education sector under the ministry of education to organise and coordinate education of children with disabilities. National Disabled Fund was set up in 1981 to assist person with disabilities and institutions that educate persons with disabilities

Kenya Report on UNCRPD (2011) reveals that Kenya has adapted and adopted special curriculum to promote the right of persons with disability to education. This move is paramount as it promotes the inclusion of persons with disabilities in the labour market. Exclusion of persons with disabilities is exacerbated by lack of education (Groce *et al.*, 2014; Mitra *et al.*, 2013). The government provides material such as Braille in an endeavour to promote education of persons with visual impairment. The same report reveals that Kenya introduced free primary education in 2003 and schools that promote inclusive education are paid by the government. Free primary education was crucial as it ensures the increase of school attendance among children with disabilities.

Majority of PWDs live in absolute poverty. PWDs in Kenya are more exposed to economic hardships as compared to their non-disabled counterparts. Persons with disabilities mostly depend on informal social safety nets like family and relatives for their survival. To address the needs of persons with disabilities, Kenya has established National Disability Fund. The fund mostly

benefits persons with severe disabilities and persons with disabilities who cannot seek for employment such as the elderly persons with disabilities.

World Bank (2018) reports that about 18 percent of people in Ethiopia have some form of disabilities, The ministry that deals with persons with disabilities reports that about ninety-five percent of persons with disabilities live in poverty and most of them live in remote areas where there are limited and inaccessible social services. Handicap International (2012) reports that about 97 percent of children in Ethiopia do not go to school and this is due to stigma associated with disability in Ethiopia, physical barriers and lack of teachers who are well versed with disability issues and lack of material. Due to stigma associated with disabilities, African Child Forum reports that less than thirty percent of children with disabilities were registered at birth.

The government of Ethiopia has taken several initiatives to promote rights of PWDs. In 2010, the country signed and ratified the UNCRPD, the country also signed and ratified African Charter on Human Rights and Convention of Elimination of all forms of Discrimination. Through its constitution of 1995, the state has an obligation to support services for persons with disabilities. Though the wording in the constitution is outdated, the constitution through section 9(4) , international agreements signed and ratified by the country automatically become part and parcel of the law. 568/2008 proclamation aims to promote and promote the right of persons with disabilities to employment by giving persons with disabilities appropriate training thereby improving their skills and improving their employability, giving employment opportunities to PWDs and anti-discrimination against persons with disabilities at work place. Developmental social welfare policy also made emphasis on the need for inclusion and participation of persons with disabilities. To ensure inclusion of persons with disabilities, the government had to take initiatives such as creating accessible environment.

Although Sweden is one of the most developed in the world, Barnes (2000) observes how persons with disabilities still marginalised and persons with disabilities' living standards are generally lower than those of non-disabled people. Sweden crafted policies to improve the working life of persons with disabilities in the 1940s and made several provisions in the 1960s and 70s with the aim to improve job security for all people. Some of the provisions include

Security Employment Act that aims to ensure social security of all employees. The Work Environment Act argues how workplaces must be adapted and this improves the participation of persons with disabilities in the labour market.

Sweden experienced economic growth in the early 1990s. This inevitably led to the fall of unemployment rate in Sweden both among non-disabled persons and among persons with disabilities. There has been an increase of employed persons with disabilities over the past decade (Barnes, 2000). Mitra *et al.* (2013); World Report on Disability (2018) argue that there is low education levels among persons with disabilities. Lucrative jobs in Sweden require one to have credentials or qualification. However, after considering that persons with disabilities in Sweden have low qualifications, the government of Sweden has introduced sheltered employment for persons with disabilities.

Sweden is guided by the ‘work for all’ principle. Guided by the aforementioned principle, Sweden has adopted many schemes in a bid incorporate persons with disabilities in the working world. Due to low education levels among persons with disabilities, some of them do not meet the demands of the working world hence they are not employed in the “open labour market” (Lunt and Thornton, 1997 cited in Barnes, 2000). DPOs in Sweden has advocated for anti-discrimination laws against persons with disabilities. However, as of 2000, Sweden was yet to adopt a comprehensive legislation that criminalize discrimination against persons with disabilities. However, discrimination in the working is forbidden in Sweden.

The statistics of persons with disabilities is a contested area. Mugumbate and Nyoni (2014) observe how one of the reasons why statistics of disability is a heavily contested terrain is due to lack of consensus on what constitutes disability. Several reports also give different statistics on the number of persons with disabilities in Zimbabwe. World Bank (2017) estimates that about fifteen percent of the population across the globe have some form of disability; Zimbabwe National Statistics Agency (2017) estimates that nine percent of people in Zimbabwe have disabilities; National Association of Societies for the Care of the Handicapped (2015) estimates that about 1 800 000 people in Zimbabwe have some form of disability while the Government of Zimbabwe reports that disability prevalence is one percent.

Lang and Charowa (2007) argue that persons with disabilities in Zimbabwe are generally the poorest of the poor. Persons with disabilities face a myriad of challenges that perpetuate poverty among persons with disabilities. Persons with disabilities have high chances of dropping out of school or not going to school therefore they lack skills required in the working world hence precipitating vicious cycle of poverty among persons with disabilities. There are several factors that promote school dropout among persons with disabilities chief among them institutional barriers and poverty. Marongwe and Mate observe how persons with disabilities lack social, human, physical and financial capital. Persons with disabilities have low education qualities and this makes it hard for them to secure sustainable jobs. Social networks of persons with disabilities have been severely affected by HIV/ AIDS and increase in cost of living. Due to increase in cost of living, families have become more nucleated thereby affecting informal social networks. The infrastructure also hinders persons with disabilities from accessing services such as education and health. Schools are inaccessible for persons with disabilities hence hindering children with physical disabilities from going to school. Lang and Charowa (2017); Mtetwa (2015) concurs that it is predicament for persons with disabilities to access loans from micro-finance institutions as they consider them “risky”

According Magumbute and Mtetwa (2012:143), “the government of Zimbabwe has dealt with disability from various angles”. After the attainment of independence in 1980, the government of Zimbabwe has been providing services to PWDs through the Ministry of Public Services Labor and Social Welfare. Through the aforementioned ministry, the government provide assistive devices such as spectacles, surgical boots and wheelchairs to persons with disabilities in need of them. However, due to lack of funding, the government is not able to procure enough assistive devices for person with disabilities. With the institutional barriers that prevail in Zimbabwe, failure to procure assistive devices for persons with disabilities hinders participation of persons with disabilities thereby perpetuating a vicious cycle of poverty among persons with disabilities. The Ministry of Public Services Labor and Social Welfare in partnership with the Ministry of Primary and Secondary education caters for the fees of children with disabilities and children of persons with disabilities through Basic Education Assistance Module (BEAM). This initiative is in tandem with article 24 of the United

Nations Convention on the Rights of Persons with Disabilities that emphasises on the need to educate persons with disabilities that will in a long way promote their participation and realization of their right to education. However, BEAM is severely affected with lack of funding hence leading to school drop-out among beneficiaries. In addition, the scheme only caters for school fees and due to poverty among persons with disabilities; some of them cannot afford stationery and school uniforms.

Zimbabwe is also involved in local, regional and global initiatives that endeavor to address the needs of PWDs. Zimbabwe is a signatory of several United Nations Instruments such as United Nations Convention on the Rights of Persons with Disabilities. Zimbabwe ratified United Nations Convention on the Rights of Persons with Disabilities in September 2013.

Mandipa (2013) argues that Disabled Persons Act failed to address needs of person with disabilities due several factors. The Act is guided with medical model of disability that describes disability as a pathological condition therefore it emphasises on the need to rehabilitate persons with disabilities. In addition, the government also failed to take measures to promote rights of persons with disabilities. Zimbabwe adopted a new constitution in 2013, unlike the Lancaster house constitution of 1979 that did not put much consideration the rights of persons with disabilities, section 22 of the constitution of Zimbabwe of 2013 amendment (No 20) states that 'the state should develop programmes for the welfare of persons with physical or mental disabilities...' . This shows that there is an improvement on the realization of rights of persons with disabilities

A lot has been written on the nexus between poverty and disability, however most of the studies only revealed how disability can be either a cause or a consequence of disability. There is a knowledge gap that exists on the surviving strategies employed by persons with disabilities in the middle of economic depression. Tamukamoyo (2009) in his PhD thesis managed to reveal surviving strategies employed by general population in the collapsing economy, however, his thesis did not reveal surviving strategies employed by persons with disabilities in the middle of economic crisis. The knowledge gap that exists motivated the researcher to study the surviving strategies employed by persons with disabilities in the middle of economic crisis

The chapter has focused on various aspects such as the prevailing economic situation in Zimbabwe, conceptualisation of disability, and the nexus between disability and poverty. The chapter managed to demonstrate how disability is both a cause and a consequence of poverty. Various models of disability were also discussed in the chapter, showing how each influences the way disability is conceptualised. The next chapter discusses methodology that was used in the study.

CHAPTER THREE: STUDY DESIGN AND METHODOLOGY

The chapter focuses on the methodology that was employed in exploring survival strategies employed by persons with disabilities amidst an economic depression. Research methods that were employed during the study are also comprehensively explained. Data collection procedures that were employed in this research include in-depth interviews, focus group discussions, key informant interviews and documentary analysis. The chapter discusses the research design that was employed by the researcher in conducting the study and justification of the research design. The study location, target population and sampling techniques that were utilised to select participants are also discussed in the chapter.

Creswell (2007:05) conceives of a research design as a procedure that is taken from understanding the problem statement to analysis and interpretation of data. This implies that a research design encompasses conceptualisation of the problem statement, research questions of the study, collection of data, analysis of collected data and presentation of findings. Bogdan and Taylor (1975) cited in Creswell (2007: 249) define research design as the whole procedure of conducting a study. Flick (2010) defines research design as a blue-print that is followed by the researcher when conducting a study; thus, a research design involves issues such as theoretical framework that guides the research, sampling, methods of collecting data, analysis of data and presentation of data. Through the definitions furnished, one can summarise research design a plan that is to be followed by a researcher when conducting a research.

Qualitative research methodology mainly is ideal when one is studying a topic that is little known or when there is nothing known about a topic one intends to study as propounded by Choruma (2007) in Mtetwa (2015). The researcher in studying the survival strategies employed by persons with disabilities in the middle of economic depression, utilised qualitative research methodology due to the nature of the topic that sought to have in-depth understanding of lived experience of persons with disabilities. Ritchie and

Lewis (2003) contend that coming up with a precise definition of qualitative research is a daunting task. This is because qualitative research covers many approaches that are found in different research disciplines. However, despite the elusive nature of qualitative research, several scholars (Denzin and Lincoln, 2011; Silvermann, 2011; Flick 2009) have managed to come up with general descriptions of qualitative research. Qualitative research has been described as “interpretive approach”. The approach is also concerned with “what”, “why” and “how” questions. Adding on the characteristics of qualitative research approach, Denzin and Lincoln. (2011) observe how qualitative is more concerned with words unlike quantitative research that is more concerned with numbers. Rubin and Babbie (2002) define qualitative research as any research that is not chiefly based on quantifying findings. Ritchie and Lewis (2003) concur with this as they point out that data obtained through qualitative research is “detailed, rich and complex”. Detailed, rich and complex data is not quantifiable.

Ritchie and Lewis (2003) argue that through qualitative research, one is able have an in-depth understanding of a phenomenon being studied as it considers issues such as experiences and perspectives of the participants. Patton (2015: 24) observes how qualitative data reveals deeper feelings and experiences of participants. Qualitative research produces detailed description and understanding of a phenomenon mainly basing on the views of the research participant in their social setting.

Patton (2015:12-13) outlines several contributions of qualitative inquiry such as illuminating experience of participants, studying how things work and understanding people’s experiences. Taking this into consideration and to understand survival strategies employed by persons with disabilities in the middle of economic crisis, the researcher used qualitative research methodology. With a view to understanding the experiences of participants, qualitative methodology was utilised by Mtetwa (2015) in his study on “participation of persons with disabilities in the formulation of economic empowerment policies”. Qualitative research methodology was also utilised by Mutambara (2011) to study the “cash transfer programmes as a poverty alleviation strategy.”

Some of the advantages of qualitative research include but are not limited to: Giving detailed information that is derived from research participants' experiences and perspectives. Denzin and Lincoln (2002); Ritchie and Lewis (2003) concur that qualitative research enables one to have a holistic understanding of human experiences in their natural setting and this can be done by using an array of epistemological approaches and different research methods to fully understand human experiences.

Ritchie and Lewis (2003) aver that research techniques used when one decides to use qualitative methodology are flexible. Due to flexibility of methods used when one is using qualitative research methodology, one is able to comprehend an intricate phenomenon unlike when using quantitative research methodology that is rigid in nature.

Methods of collecting data used when one is using qualitative research design allow the researcher to have a direct interaction with research participants and direct interaction with participants allows the researcher to collect rich, detailed and complex data (Denzin and Lincoln, 2003) and that is not the when collecting data using quantitative research methods that are very rigid and, in most cases, do not allow direct interaction with participants.

According to Corbin and Strauss (2008), qualitative research design enables the researcher to take note of participants' lived experiences and have an insight on how meanings are constructed and shaped by the participants. This is also in line with critical disability theory that emphasise on the need to consider the lived experiences of persons with disabilities when discussing disability issues.

It is against this backdrop that the researcher decided to use qualitative research methodology to interrogate survival strategies employed by persons with disabilities in the middle of economic depression. The social model stress the fact that the challenges facing persons with disabilities are due to several barriers hence there was a need to have an understanding of lived experiences of persons with disabilities on how barriers are inhibiting them from employing survival strategies employed by person with disabilities hence the use of qualitative research methodology is justified. In addition, Chataika (2007) cited in Mtetwa (2015:81) observes how qualitative research

methodology is the best when one is studying experiences of persons with disabilities. Putting all the discussed characteristics of qualitative research methodology into consideration, the researcher informatively decided to use qualitative research design as it was the most ideal.

The study was carried in Glenview 3. The area is one of the most populous areas in Zimbabwe located in the South-Western part of Harare Province, Zimbabwe. Glenview 3 is 12 km from Harare CBD. The area is surrounded by high density areas such as Budiro, Glen Norah and Highfield. The area is well known for the outbreak of cholera and typhoid. More than ninety-five thousand cases of cholera were recorded in 2008 (WHO, 2009). The outbreaks were mainly common in Glenview and Budiro. There was also a cholera outbreak in Glenview in September 2018 and this left more than sixteen people dead (Dailynews, 18 September 2018). Due to the informalisation of the economy that came as a result of economic depression, Glenview has become the hub of informal economic activities such as hardware, carpentry, barber shops, flea markets, to mention just a few. Some of the notable areas in Glenview is Glenview Area 8 Complex, one of the main hub of informal economy activities in Harare, if not in Zimbabwe. In Glenview, cheap and affordable furniture such as wardrobes, kitchen tables, beds and sofas are produced and some people travel from places such as Chiredzi, Bulawayo, Hwange and Mutorashanga to purchase furniture that is produced there. In Glenview, there are many vendors and, due to competition among these vendors, basic needs are generally found at cheap prices. Due to low-income activities undertaken in the area; the area is inhabited by low-income earners. Persons with disabilities are likely to employ low-income surviving strategies such as begging and vending, hence they are likely to stay in high density areas where services such as rentals are relatively cheap.

Though the study was on survival strategies employed by persons with disabilities in the middle of economic depression, the researcher mainly targeted persons with visual impairment and persons with physical impairment. Mtetwa (2016); World Bank (2016); World Report on Poverty (2018) and Handicap International (1993), all concur that there is a strong relationship between poverty and disability. The prevailing economic situation in Zimbabwe is likely to have more impact on persons with

disabilities particularly persons with visual impairment and persons with physical disabilities due to stigma associated with these disability types.

Due to the nature of the topic that sought to interrogate survival strategies for persons with disabilities in the middle of economic crisis, the researcher targeted both male and female respondents who reside in Glen-view 3 who have reached the legal age of the majority (eighteen years and above). The researcher focused on those that have reached the age of eighteen because this is the age of the majority in Zimbabwe and this is the age that is mostly affected by the prevailing economic situation.

Flick (2014) describes sampling as the selection of elements to be studied to draw conclusions about the population. Booysen (2007) defines sampling as the choosing or selection of elements to be studied. There are several advantages of sampling such as reducing costs associated with studying the whole population, improvement of accuracy and sampling saves time. Flick (2014) avers that when conducting a research it necessary to select a sample due to limited resources such as time and money. Though some scholars argue that studying the whole population improves accuracy of the research, it is difficult if ever possible to study the whole population especially when dealing with large population groups (Flick, 2010) However, considering that collecting data using qualitative takes time due to nature of the methodology as it seeks to collect complex and detailed data (Flick, 2007) therefore it is not feasible to collect data from the whole population hence the need to select a sample. Studying the whole population is also expensive and considering that the researcher was working with a limited budget, it was important for the researcher to select a sample.

Patton (2015) identified probability sampling technique and non-probability sampling techniques as two types of sampling. In conducting the study, the researcher used non-probability sampling procedures in selecting fifteen participants. Although Denzin and Lincoln (2011) argue that non-probability sampling has many weaknesses such as lack of generalizability of findings to the general population, the use of non-probability is, however, justifiable due to many reasons. Ritchie and Lewis (2003) observe how qualitative research methodology is not mainly concerned with generalization of findings therefore using non-probability sampling was justifiable. Snowball sampling

was utilised to select persons with disabilities and persons with visual impairment; Purposive sampling techniques was used to select four key informant informants.

Snowball sampling technique is feasible considering the nature of the topic and currently there is no list of names of PWDs who reside in Glen-view and this makes it difficult for one to use probability sampling techniques. Non-probability sampling is also cost-effective and less time consuming as compared to probability sampling techniques such as stratified random sampling and systematic sampling techniques.

Patton (2002) describes snowball sampling as a technique that is used to locate participants with characteristics desired by a researcher. Patton (2015) observes how when conducting snowball sampling, the researcher must start with a few participants who will then connect him or her with related contacts. The researcher did his attachment at the Ministry of Public, Labour and Social Welfare in the Department of Disabled Persons Affairs. It was through this experience and exposure through that the researcher identified some of his prospective participants. After identifying few candidates, the researcher asked them of any potential participants with similar characteristics. These furnished the researcher with information such as phone numbers and house numbers. After being given such details, the researcher contacted prospective participants seeking for their consent. After procuring informed consent from the participants, the researcher then visited them to conduct interviews. The details given by the few identified participants were also utilised in arranging a focus group discussion.

Etikan *et al.* (2016) posit that purposive sampling is used when the researcher wants to select participants with desired characteristics. According to Rubbin and Babbie (2012), purposive sampling is used to select participants who are experts in the field of interest. Purposive sampling was therefore used to select key informants. Purposive or judgmental sampling was used to select four key informants. The researcher selected social workers who work at the Department of Disabled Persons Affairs (DPA) as they deal with disability issues on a daily basis hence, they have knowledge of challenges facing persons with disabilities and how they survive in the middle of

economic depression. These social workers, therefore, were selected on the basis that they are well acquainted with challenges facing persons with disabilities and survival strategies employed by persons with disabilities. Social workers at the Department of Disabled Persons affairs are also well acquainted survival strategies as they process projects proposals of persons with disabilities. In those project proposals, some persons with disabilities point out how they are surviving hence social workers under the Ministry of Public Service Labour and Social Welfare are deeply in touch with challenges facing persons with disabilities.

Mabvurira (2016: 152) observes how sample size is one of the pertinent issues among researchers. Cohen *et al.* (2011) cited in Mabvurira (2016) argue that there is no one answer on how big the sample size must be when conducting a study. However, there are several factors that determine how large the sample size must be, and these include the aim of the study, size of target population and methodology that is employed in conducting a study. Etikan *et al.* (2016) argue that quantitative research methodology deals with large sample size while qualitative research methodology uses small sample size. Guided by the preceding arguments, the researcher selected fifteen persons with disabilities using snowball sampling techniques and four key-informants using purposive sampling. The sample size was big enough for the researcher to have adequate data for analysis and presentation of data.

Ritchie and Lewis (2003:5) observe that qualitative research design aims to collect 'data that are very detailed, information rich and extensive'. Flick *et al.* (2004) contend that when a researcher is conducting a study using qualitative research, he faces an enormous number of methods of collecting data to choose from. Though the availability of several research methods provides the researcher more choice on the methods to use, there is need for careful selection of the methods so that the researcher will chose the most appropriate research method.

Scholars generally concur that there is no single best way of collecting data. To collect data that is 'detailed, rich and extensive', the researcher used key informant interviews, in-depth interviews, focus group discussions and

documents as methods of collecting data. In-depth interviews and focus group discussions methods were utilised as they allow the researcher to have a direct interaction with the participants thereby enabling him to collect data that is comprehensive (Denzin and Lincoln, 2003). Therefore, documents were also used due to the nature of the topic.

Grey (2009:370) aver that interviews are the most ideal research technique when one wants to study exploratory research. The researcher utilised in-depth interviews to collect data from research participants on surviving strategies that they employ in the middle of economic depression. Willis (2007:247) observes that interviewing is a common research method among qualitative researchers. Willis (2007:7) contends that interpretivists prefer qualitative research methods such as interviews as they lead to a better understanding on how people view the world around them. Legard *et al.* (2003) observe how the term “in-depth interviews” is normally used interchangeably with the term “unstructured interview. Qualitative scholars generally concur that interviews are designed in a way capture attitude, behaviour and perception of participants or research elements. Due to the nature or the way in-depth interviews are designed, the research technique provides participants to say their views on the topic being studied. Patton (2015:14) argues that through interview, one can have in-depth information about participants’ experiences.

Data solicited through in-depth interviews is detailed because in-depth interviews are explorative in nature (Alshenqeeti, 2014). The researcher decided to utilise in-depth interviews as they are ideal to have in-depth understanding of the lived experience of research participants. Unlike research methods such as questionnaires, when using interviews research participants are not limited to express themselves and this enabled the researcher to have more concrete information on surviving strategies employed by persons with disabilities in the middle of economic depression.

In-depth interviews are also ideal when dealing with topics that are sensitive. The researcher sought to explore surviving strategies that are employed by persons with disabilities in the middle of economic depression. Some persons

with disabilities were shy to open up on the strategies that they employ in the middle of economic depression if they are to be asked in a group during focus group discussion hence then need to use in-depth interviews.

Legard *et al.* (2003) argue that through in-depth interviews, the researcher will have comprehensive knowledge about a phenomenon. Utilising in-depth interviews helped the researcher to have comprehensive information on how persons with disabilities survive in the middle of economic depression. Comprehensive knowledge is of paramount importance in policy making as it helps decision makers to formulate relevant policies that are in line with the needs of people. The researcher decided to use in-depth interviews due advantages associated with in-depth interviews.

Focus group discussion is one of the research methods commonly used among interpretivists. Flick (2014) argues how there several types of focus group discussions that include group discussions, group interviews and focus group discussions. In conducting a study, the researcher has to choose the type of focus group discussion in line with the topic being studied. Due to the nature of the topic, the researcher decided to use group interviews whereby he would individually ask a group of people. Merton, Fiske and Kendall started group interviews in 1956 and since then, these have been used by several qualitative researchers. When using group interviews, discussion among research participants is not important as participants are asked questions on individual basis. Pollock (2002); Flick (2014:243) concurs that when conducting focus group discussions, a researcher must have several skills such as flexibility, empathy and good listening skills.

Bailey *et al.* (2011) recommend using of group interviews when one want to collect qualitative data. Group interviews allowed participants to compare their views with views of group members. In addition, in group interviews, group members do not argue with each other as participants only narrate their views hence it reduces domination of other group members. Group interviews are also economic and ideal when participants want to explain a phenomenon hence group interviews were ideal considering the nature of the topic. In addition, Flick (2014:243) observes how group interviews stimulates

interviewees and helps them to remember some issues through responses that are given by fellow participants , something difficult when using one-on-one interviews.

Using focus group guide, the researcher conducted two focus group discussions. One group consisted of eight persons with physical disabilities while the second one consisted seven persons with visual impairment.

Mogalakwe (2006) argues that documentary research is one of the data collection techniques that is often marginalised by researchers or when used, it is only as a supplement or compliment to the conventional social surveys. Documents are one of the most marginalised research methods among social science researchers as they are mainly used to supplement data obtained through qualitative research methods such as in-depth interviews and focus group discussions. There is a misnomer that utilising document research methods is reserved for professionals such as librarians and historians while social scientists rely on research methods such as in-depth interviews, observations and focus group discussions. Documentary analysis was paramount in this research as it helped the researcher to have data on economic depression in Zimbabwe and how people are generally surviving in the current economic depression. The information that was obtained through the documentary analysis formed the background to the study. Furthermore, several publications such as textbooks, journals, newspapers were reviewed by the researcher to have a comprehensive understanding of economic depression and disability. Flick (2014: 55) identifies authenticity and credibility as some of the key issues to consider when selecting documents to use.

Hart (1998) argues that books are one of the main sources of information that is used in qualitative research. Books that were used during the study include textbooks and e-books. Books are crucial when one is conducting research as they give an overview of a topic or discipline highlighting main ideas and reference books are factual in content as they are meant for consultation. Some of the advantages of using books are that they give a thorough overview of a topic and are authentic since the quality is checked by publisher and lastly they are usually well researched hence they can provide the researcher

with enough and reliable information about a given topic of interest. Journals were also paramount in the study. Journals imply a collection of articles about a certain topic. Journals are normally published on regular basis and this implies that they are regular and they show changes of a phenomena. Journals also cover specific topics hence they help a researcher to have relevant literature and data on the phenomena being studied. By using journals in the study, the researcher took note of the trend of economic depression in Zimbabwe. Such information can best be found in journals as they are regularly updated hence, they revealed the trend of economic depression in Zimbabwe, disability issues and surviving strategies in the middle of economic depression.

Reports were also utilised in this research. Hart (1998) observes that report are normally published by organisations with detailed information of a certain phenomenon. Some of the reports that were made use by the researcher include ZimStat (2017, World Report on Persons with Disabilities (2018) and UN (2018), to mention just a few. Reports were crucial as they furnished the researcher with official statistics such as statistics on unemployment of persons with disabilities, statistics of number of persons with disabilities and statistics on poverty of persons with disabilities. Newspapers were also made use of by the researcher. Newspapers have several advantages such as providing up to date information and they can give reliable information. In using newspapers, the researcher was however careful especially on political issues as they can be influenced by political bias. Monographs and theses on surviving strategies, economic depression and disability were also utilised during the study.

There are enormous advantages associated with documentary analysis and these include the fact that they are relatively cheap and when one is using documents, he or she can review documents at home, in the library or over the internet, unlike when using methods such as questionnaires whereby the researcher has to go the field to collect data. Information is also readily available if one decides to use documents as data collection method. Reviewing documents is pertinent as it provides the researcher an insight on research that was conducted by previous researchers, finding and knowledge gap.

Key informants were selected by the researcher using purposive sampling. Using purposive sampling, the researcher selected four social workers who work at the Department of Disabled Persons Affairs. These were selected mainly on the basis that they are well-versed with disability issues as they deal with disability issues on daily basis. The researcher employed interview guide to collect information from key informants. The researcher went to the department to collect data from key informants. However, due to factors beyond his control, the researcher managed to interview three key informants as one of the social workers he had intended to interview was not the department when the researcher went to the department to collect data.

To ensure that instruments capture the requirements of the study, the researcher conducted a pilot survey. In carrying the pilot survey, the researcher wanted to check if the instruments are clear to the participants. The researcher made sure that he did not involve participants who were to be studied in the final study. The researcher interviewed three social workers who were once enrolled at the Department of Disabled Persons Affairs as key informants. He then interviewed two persons with visual impairment and two persons with physical impairment who reside in Glenview I. The choice of the area was mainly based on the fact that the area of study and the area chosen to conduct pilot study have same characteristics such as high informal economic activities. The researcher then conducted focus group discussion with five persons with disabilities whom he had interviewed. After conducting pilot study, the researcher then made minor adjustments on research instruments such as wording.

Lincoln and Guba (1985) contend that when conducting qualitative research, ensuring credibility is the crux of establishing trustworthiness. Credibility is of paramount importance when conducting qualitative research. To ensure credibility and dependability, the researcher used triangulation. Denzin (1970) identifies data triangulation, theory triangulation, methodological triangulation and researcher triangulation as the main types of triangulating. The choice of triangulation depends on several factors such as the purpose of the research and the nature of topic. Triangulation is crucial in qualitative research as it enhances credibility. To improve credibility and dependability, the researcher used multiple methods (methodological triangulation). All research methods have several weaknesses hence the need to corroborate

different methods. For example, weaknesses of in-depth interviews were compensated through some strengths of focus group discussions. The researcher used different methods to interrogate survival strategies employed by persons with disabilities in the middle of economic depression. In-depth interviews, focus group discussions, documentary analysis and key informant interviews were used by the researcher to study survival strategies employed by persons with disabilities in the middle of economic depression.

When analysing qualitative research, it is worth to observe how ‘unlike quantitative analysis, there are no clearly agreed rules or procedures for analysing qualitative data’ (Ritchie and Lewis 2003: 201). After collection of data, the researcher transcribed the collected data. After sorting of the collected data, the researcher put data into categories to make collected data meaningful and easy to use or understand. The transcribed data was further analysed, by doing so the researcher was searching for themes and key ideas that helped him in answering the research questions of the study. Informed by the objectives of the study, the researcher managed to come up with the themes given in the table below.

Table 3.1: Themes from collected data

Objective	Theme
Economic challenges faced by persons with disabilities	Unemployment
	Causes of unemployment
Social challenges encountered by persons with disabilities.	Stigma, Negative attitude towards persons with disabilities, Attitude of parents or guardians, Low self-esteem
Survival strategies employed by persons with disabilities	Begging ,Street vending ,Income generating projects, public assistance, participating in the labour market
Effectiveness of survival strategies	Level of satisfaction with survival strategies that they employ low-income
Sustainability	Unpredictable income, raiding

After the researcher created some theme from the data collected, he then grouped the data that was collected into groups basing on the theme that emerged from data collected. Grouping data with same themes ensured coherence in the presentation of findings. This task took a lot of time as this was done manually by the researcher.

Cresswell (2005) defines ethics as guidelines that protect research participants from being harmed by a researcher. Flick (2014: 14) contends that although ethics are very crucial in medical and nursing field, ethics are generally important when conducting a research in any field. In conducting the study, ethics guided the researcher and the researcher religiously upheld them.

Before collection of data, the researcher sought consent from all participants. Flick (2014) argues how before conducting a study, participants must first agree to participate in a research. Participants were only interviewed after seeking for a consent from them. Patton (2015) argues that language is paramount when seeking consent. The researcher used both Shona and English to seek consent from participants. For participants with visual impairment, the researcher used consent forms that were written in Braille. These languages were used so that participants clearly understand the purpose of the research. In seeking for informed consent, the researcher was also honest to the participants about the purpose of the research and how the information obtained is used. The researcher debriefed the participants the purpose of the study. Considering the nature of the topic the researcher put an emphasis on the purpose of the study, emphasising that there are no benefits that are associated with being a participant.

The researcher upheld confidentiality principles in research and where there was need to present data, the researcher used pseudonyms to ensure identities of participants remain anonymous. In addition, to ensure the identity of participants remain anonymous, the researcher did not disclose any identifiable information of the participants such as experiences of clients, physical address, date of birth, age and physical structure. Confidentiality is paramount when conducting research as it insures that participants freely participate as they know that information they are given to the researcher is

confidentially kept. The researcher assured participants that the information they are giving will only be shared to the academic supervisors.

On the issue of confidentiality, the researcher faced a dilemma as some of the participants wanted their names to be published and some prospective participants refused to take part of the research after the researcher told them that he is going to use pseudo names during the presentation of data while seeking consent.

No harm is one of the ethics that guided the researcher in conducting the study. The researcher made sure that he did not put participants at any risk. Flick (2014) emphasises the need to avoid harming participants when conducting research. Guided by this ethic, no participant was physically, psychologically or emotionally harmed.

The chapter has discussed research design and methods that were utilised by the researcher in conducting the study. Merits associated with qualitative research design were discussed in trying to justify why the qualitative research design was employed in conducting the study. Some of the merits that were discussed include flexibility, allowing the researcher to have in-depth information about a phenomena and ability to allow the researcher to interact with participants. The study area or location was also discussed followed by targeting. Sampling techniques and research methods that were employed by the researcher were also discussed in the chapter. The chapter juxtaposes several advantages associated with research techniques that were employed by the researcher. Data analysis, research limitations and ethical issues that guided the researcher were also discussed.

CHAPTER FOUR: FINDINGS - THE CASE OF GLENVIEW 3, HARARE

The study sought to critically examine survival strategies employed by persons with disabilities amidst economic depression and interrogate the effectiveness of these strategies. The study utilised the case of Glenview 3, a high-density area located in the South-Western part of Harare Central Business District. The chapter presents the findings on the survival strategies employed by persons with disabilities in the middle of economic depression. In presenting, discussing and analysing findings of the study, this section will remain guided by the aim, objectives and research questions informing the study. The findings to be presented, analysed and discussed in this section were obtained through in-depth interviews, focus group discussions, documentary analysis and key-informant interviews that were conducted by the researcher during the study to elicit information on survival strategies employed by persons with disabilities in the middle of economic depression. Findings will also be discussed and analysed in line with the critical disability theory that underpinned the study. Similarly, findings is analysed in line with literature that was reviewed in chapter two. The chapter present themes that emerged from different research methods that were employed by the researcher in conducting the study. Findings will be organised along thematic concerns.

Through the study, the researcher identified a myriad of challenges facing persons with disabilities. This section presents economic challenges facing persons with disabilities. In this section, the challenges is presented together with factors exacerbating those economic challenges.

Participation in the labour market is one of the most reliable ways to emancipate persons with disabilities from shackles of poverty. However, through focus group discussions, in-depth interviews and key-informant interviews, the researcher discovered that participants are unemployed. One of the participants revealed that:

ini handisati ndamboenda kubasa . mabasa hakuna ndoriwanepi basa iwo maindustry akavhara kare... (I have never been employed, there are no jobs in Zimbabwe; where can I get a job when the industries have closed long back)

Adding her voice on the issue of unemployment as one of the economic challenges facing persons with disabilities, one of the key informants was of the opinion that one of the main challenges facing persons with disabilities is unemployment. Due to marginalisation in the labor market, persons with disabilities languish in poverty. In supporting the argument of high unemployment among persons with disabilities, one of the key informants said:

Majority yavo havaende kubasa. Havana kuenda kuchikoro saka zvinonetsa kuti vawane basa
(Most of them are unemployed. They lack education qualifications so it is difficult for most of them to get jobs)

The study discovered that unemployment is one of the most common challenges facing persons with disabilities. Some of the participants have never participated in the labour market. For example one of the participants revealed that she has never been employed she said:

ini handisati ndamboenda kubasa kunyangwe nyika payainhge yakanaa paye handina kumbobvira ndashanda ini. (I have never worked even during the days when the economy was stable.)

Low participation among persons participants is in line with World Report on Disability (2018) that reports that there is low participation in the labour market among persons with disabilities. The sentiment given by a female who is visually impaired is in resonance with Groce *et al.* (1984; 2014) that persons with disabilities are generally the last to be hired.

Through focus group discussions and in-depth interviews, the researcher noted several factors precipitating low participation of persons with disabilities in the labour market. Factors hindering participation of persons include lack of education, attitude of employers towards persons with disabilities, lack of awareness and low self-esteem among persons with disabilities. Factors precipitating low participation in the labour market are discussed below.

Through focus group discussions and in-depth interviews, participants revealed factors precipitating high unemployment among persons with disabilities. Lack of education is one of the chief factors precipitating poverty

among participants thereby creating vicious cycle of poverty among persons with disabilities. One of the participants said:

ini handina kumboenda kuchikoro saka ndiani angandipe basa ndisina kudzidza?. (I am not educated so who can employ someone who is not educated?)

This finding is tandem with Groce *et al.* (2014) who argue that lack of education precipitates high unemployment among persons with disabilities. World Report on Poverty further supports this view by arguing that lack of education hinders persons with disabilities from participating in the labour market.

On the same note, one of the participants revealed that:

ini mabasa ndinombomaona hangu ari pama advert asi handimbo applye nekuti ndine two subjects asi mazuvano mabasa mazhinji anoda munhu ane five O' level subjects zvichikwira.
(At times I see job adverts but I don't apply for them because I passed two subjects but most of the jobs requires people with five 'O' Level subjects and above.)

Adding on, lack of education as one of the main causes of unemployment, a participant with visual impairment revealed that:

ini handina chikoro saka handingatarisire kuwana basa especially munyika musina mabasa... (I am not educated so I don't expect to get a job especially in a country with no job opportunities...)

Zimbabwe signed and ratified United Nations Convention on the Rights of Persons with Disabilities. Article 24 thereof provides that persons with disabilities have the right to education. Zimbabwe is also a signatory of Sustainable Development Goals. SDG 4 emphasises on the need to promote inclusive education. Although several measures were put in place to ensure that people realize their right to education. The study has discovered that a lot must be done if the goal is to be achieved. To confirm on the issues that a lot need to be done to ensure education for all, one of the participants with visual impairment revealed that she have never been to school. She narrated:

ini handina kumbobvira ndamboenda kuchiko...(I have never been to school...)

These testimonies imply there is need put more effort to ensure that persons with disabilities become educated. Eide and Ingstad (2011) argue that education is the key determinant of participating in the labour market. The narrations given by the participants shows that have not participated in the

labour market due to lack of education hence this confirms with the available literature that argue that lack of education among persons with disabilities precipitates unemployment.

In addition, due to misconception of disability, persons with disabilities lack confidence to look for employment. Oliver (1990) argues through medical model of disability, disability is viewed as a pathological condition. It is through this model that persons with disabilities are viewed as people who cannot look after themselves. Discussions with some participants shows that some of them have adopted medical model and charity model of disability to explain their disability hence they have lost any hope of becoming gainfully employed therefore even if they hear about any job opportunities they do not apply for those employment opportunities.

Misconception of disability by the employers also precipitates high unemployment rate among persons with disabilities. Employers who view disability through medical model lances are less likely to hire them as they view disability as a pathological condition hence regarding persons with disabilities as “incapable” and in need of “rehabilitation”. This is in resonance with critical disability theory that seeks to challenge traditional views that assumes that persons with disabilities cannot perform at par with non-disabled people.

Through in-depth interviews, the researcher finds out that employers' preference to hire non-disabled people to persons with disabilities is one of the main factors leading to high unemployment among persons with disabilities. Persons with disabilities were unemployed due to their impairments.

Due to employer's preference of non-disabled persons, some participants reveal that they conceal their disability when they apply for jobs to maximise their chances to be considered.

One of the participants echoed the following sentiments:

pamabasa vanowanza kuda vanhu vasina hurema...vanhu vasina hurema vanoonekwa sevanogona kushanda kudarika vanhu vanehurema. Nekudero ini kana ndichito applier basa handimbonyore kuti ndine disability kuitira ndiwedzere mukana wangu wekuwana basa(employers normally

prefer to hire non-disabled people... non disabled people are normally perceived to be more competent than persons with disabilities. Because of that, if I am applying for employment I conceal the information that I have a disability to increase my chance of getting employed.)

Similarly, another participants said:

ma panelists akashamisika achiona ndichipinda mu interview. Ndakangoona nemutarisire wavakaita pandakapinda mu interview room kuti nyangwe ndikapasa interview havambondipe basa. I am sure interview iyoyo ndakapasa asi nenyaya

Failure of employers to hire persons with disabilities shows that employers still view persons with disabilities through medical model of disability trajectory that views disability as a pathological condition, and whose proponents argue that persons with disabilities are in need of rehabilitation. In addition, the unemployment of persons with disabilities due to their disabilities is contrary to social model of disabilities that argues that through social model, the disability movement has made milestones in by removing discrimination practices basing on disability. Employers' reluctance in hiring persons with disabilities is a clear indication that discrimination basing on disability still prevails.

Testimonies given by participants show that unemployment makes life hard for persons with disabilities. As a consequence of the challenge of unemployment, persons with disabilities face a myriad of challenges. In line with the consequences of challenges associated with unemployment, one participant with physical disabilities revealed that:

nenyaya yekuti handiende kubasa ndinotoraramiswa nevehukama asi kuramba wokumbira vanhu vanotoona sekuti ndinenge ndichivanetsa(because I am unemployed I depend on my relatives for survival but continuously looking up to them is very hard they end up seeing you as a burden)

On the same issue of consequences of unemployment, one male participant with physical disability said due to unemployment it was hard for him to pay school fees for his children, to pay rentals and the needs of his family. He narrated that:

Ini hupenyu hwakandiamera nenyaya yekuti handiende kubasa. Ma school fees eveen handichatombozive kumabhadhara. Vana vangu vanzwa nekudzigwa apa kwandogara ndatove nema months ndisina kubhadhara rent. Nyaya yekushaiwa basa inoita tiomerwe iyi. Pamwe pach

ndinototadza kutenga chikafu chevana nenyaya yekushaiwa mari nekuti handiende kubasa (Life is hard for me because I am unemployed. I don't know when I last paid school fees for my children. My children are always chased away from school, where I am staying it's been months since I paid rent. Being unemployed make life hard for us. At times I fail to buy food for my family because I don't have money and this is due to my employment status)

Narrations given by participants show that unemployment is one of the economic challenges facing persons with disabilities. Though this may not be generalized to the whole population as it is not in line with the characteristics of interpretivist inquiry, the researcher discovered that lack of education and employees preference of non-disabled people lead to marginalisation of persons with disabilities in the labour market. Taking the issue of lack of education as a cause of unemployment, this thesis contents advocating for the inclusion of persons with disabilities in the labour market will not yield any results if they remain uneducated hence there is need to take measures aimed at ensuring that persons with disabilities are educated as this prepares them for the working world. This in line with “transformative” core tenets of critical disabilities that contend that, for persons with disabilities to be to be emancipated, there is need to change the prevailing situation (Hosking, 2008; 2011). In line with one of the core tenets critical disability theory, one can observe how due to lack of education, persons with disabilities lack power as they find it hard to participate in the labour market.

This section confirms what was highlighted in the literature review that unemployment is very common among persons with disabilities especially due to lack of education. Education and lack of education precipitates unemployment among person with disabilities. Due to lack of education, persons with disabilities are marginalised from the labour market thereby trapping persons with disabilities into poverty.

Without discouraging persons with disabilities from losing hope of participating in the labour market, the sentiments given by the participants show that if the issue of lack of education among persons with disabilities is not addressed, persons with disabilities will continue marginalised in the labour market. Most job opportunities have requirements most of them educational qualifications. Thus, for them to participate in labour market,

persons with disabilities must improve their education qualifications lest they will continue marginalised in the labour market.

To have a clear understanding of why unemployment among persons with disabilities is an economic problem, it is paramount to highlight some of the benefits of participating in the labour market. Discussing benefits of participation in the labour market helps to understand why it is paramount for persons with disabilities to participate in the labour market. A male participant with physical disabilities contented that it is paramount for one to participate in labour market as it enables him or her to meet needs. He said:

..nenyaya yekuti handiende kubasa zvakandiomera,,, dai ndiri kubasa dai zviri nani ndaizokwanisa kubhadharira vana fees in time, kutengawo chikafuu chemhuri, kubhadhara rent in time, nekugarawo pamba parinane.(because I am unemployed, life is hard for me...if I was employed I was going to be able to pay school of my children in time, buy food for my family, pay my rentals in time and stay in a decent house)

Adding to the benefits of participation in the labour market, a female with visual impairment narrated that if she was employed her children would not have dropped out of school. She said:

Ini dai indaienda kubasa vana vangu vaikwanisawo kuendakuchikoro. Mwanasikana wangu wekutanga ingadai pamwe atovevwo ne degree pawe aizondichengetawo asi nenyaya yehurombo nekuti handiende kubasa, mwana wangu haana kuzoenda mberi nechikoro. ... mwana wangu mumwe mukomana aifanira kunyora form four this year asi ndakamushaira mari yeschool fees nenyaya yekuti handiende kubasa.(If I was employed my children would be going to school, Maybe by now my first born could have a degree and she was going to take care of me but because I am not gainfully employed my child could not continue with her studies.... One of my children was supposed to write O level exams this year but I couldn't pay registration fee because I am unemployed.)

Asked on the benefits of participation in the labour market, a male with visual impairment narrated when he was employed life was easy as he would send his schools at boarding schools like Kutama. This made sure that his children got better results. However, due to unemployment, he cannot even afford to pay school fees for his children let alone at government school. He narrated that

Ini pandaienda kubasa hupeenyu hwaiendeka vana vangu ndaivaendesa kuma boarding umwe wacho ndakamuendesa kwa Kutama uku nekuti ndaienda kubasa ais ikozvino ndisingaende kubasa ndakudza kubhadhara school fees pa government school chaipo.(Life was very good during the days I was employed my children used to go to boarding schools one of

my children went to Kutama because I was gainfully employed but now that I am unemployed I can't even pay school fees at a local government school)

There are several benefits associated with formal employment, chief among them, getting medical aid, transport allowance and loans. Hence there is need to empower persons with disabilities by ensuring their participation in the labour market as this emancipate them from shackles of poverty. World Report on Disability (2018) argues that unemployment is a very common among persons with disabilities. According to Royce (2009), scarcity of job opportunities causes poverty among people because people depend on jobs for their survival. The study shows that some participants are not gainfully employed. This implies that those who are not gainfully employed do not have access to crucial benefits associated with participating in the labour market therefore they do not have anything to cushion them in times of contingencies such as sickness. Hence, they have to fork out money to pay for their services, something that very predicament considering the nexus between poverty and disability..

During focus group discussions and in-depth interviews, persons with disabilities echoed that they suffer from different social challenges associated with disability. Participants told the researcher that they suffer from low self-esteem due to name calling, discrimination and stigma. In line with objective number 2, this section presents social challenges faced by persons with disabilities.

One of the participants with physical disabilities perceive negative attitude towards persons with disabilities as the main cause of exclusion of persons with disabilities in the labour market and makes it hard for them to access loans. The participant said:

ini ndakadzidza hangu kusvika pakuita degree asi kuti ndiwane basa zvinonetsa nekuti vemacompany havadi kutora vanhu vane hurema. Kubva zvandakabva kuchikoro handina kumbowana basa asi pamwe unenge watoona paine vacancy totoenda ku interview asi handimbowane basa nekuti ndine hurema vanofunga kuti sezvo ndine hurema handikwanise kuit basa rinoitwa nevanhu vasina hurema (I pursued my studies up to degree level but it is hard for me to secure a job because companies do not want to employ persons with disabilities. Ever since I

completed my studies I have never been formally employed but at times you would have seen a vacancy and go for an interview but they never consider me for the post simply because i have a disability they assume that I can't perform at par with non-disabled people.)

Narratives echoed by participants show that negative attitudes towards persons with disabilities precipitate poverty among persons with disabilities. Most if not all participants concur that negative attitudes directly or indirectly trap them in shackles of poverty. World Bank (2011:262) argues that negative attitudes precipitate a disabling environment across all spheres. Through focus discussions and in-depth interviews, the researcher discovered several negative attitudes towards persons with disabilities and how these precipitate poverty and marginalisation of persons with disabilities. Negative attitudes towards persons with disabilities precipitate poverty among persons with disabilities. Due to negative attitude towards persons with disabilities, persons with disabilities are excluded in the labour market, they face difficulties to secure loans to start projects, find it hard to be enrolled at mainstream schools. Through focus group discussions and in-depth interviews, the researcher discovered that negative attitudes towards persons with disabilities precipitate poverty among persons with disabilities as they are excluded from mainstream economic activities. In addition, negative attitudes precipitate exclusion from school thus making them ill-prepared for the working world as they lack human capital. The sentiments echoed by participants resonates with social model of disability that argues that barriers inhibit participation of persons with disabilities.

This sub-section presents negative attitude towards persons with disabilities as a cause of poverty among persons with disabilities. Most if not all participants attributed poverty and high level of unemployment among persons with disabilities to negative attitudes towards persons with disabilities. Negative attitude towards persons with disabilities precipitate poverty among persons with disabilities. negative attitudes of school heads towards enrolling persons with disabilities, employers' attitude towards hiring employees with disabilities were discovered as one of the chief causes of poverty among persons with disabilities whilst negative attitude of micro-loans towards persons makes it hard for persons with disabilities to start income generating projects, in addition, due to negative attitude, it hard for

the few who are employed to be promoted. Therefore, it can be noted that negative attitude towards persons with disabilities beget high unemployment, poverty and exclusion of persons with disabilities as participants consistently blame negative attitude as the precursor of poverty among persons with disabilities.

In addition, in the above testimonies, some of the participants revealed that they are not hired due to perception that they cannot perform at par with non-disabled people this shows that economic model is still used to explain disability. Through economic model, impairments are seen as a hindrance. The narration given by participants are also in tandem with Johns Tone (2012:16) who argue that through medical model of disability, persons with disabilities are viewed as inferior to their non-disabled counterparts. Therefore, viewing persons with disabilities using economic and medical model of disability lances, employers are likely to have a negative attitude towards hiring persons with disabilities thereby precipitating unemployment among persons with disabilities.

Through in-depth interviews, participants revealed several attitudes that hinder persons with disabilities from getting educational qualification. Attitude of parents of guardians towards educating children with disabilities is one of the key determinants of school attendance. During in-depth interviews, One of the participants said :

Ndakakura ndichigara na gogo na sekuru vaiti hatingatengese zvipfuyo kuti munhu akaremara aende kuchikoro saka ndakagumira chikoro ndiri grade 6 pakafa vabereki. Pandakatanga kugara na gogo na sekuru ndakamboenda hangu kuchikoro asi ndakazosiya sezvo vaisabhadhara fees saka ndaingodzingwa(I grew up staying with my grandparents he used to say I can't sell my livestock for a person with disability to go to school so I dropped-out of school when I was in Grade six when my parents passed on. When I started staying with my grandfather, I continued going to school but I eventually dropped-out since my grandparents were not paying school fees so I was always turned away from school)

The narration shows the importance attitude of parents and guardians towards children with disabilities. if parents or guardians have positive attitude, children with disabilities have chance of going to school while those with negative attitude further lessens the chances of attendance among children with disabilities.

Through in-depth interviews, the researcher finds out that some school heads have negative attitude towards enrolling children with disabilities. One of the participants with visual impairment echoed that :

kwatainotsvaga nzvimbo kwese ma headmaster vaingoti kuna mai hapana nzvimbo pano. Asi uringobva mu office wotoona mumwe munhu akupiwa nzvimbo asi head vabva kuti hapana nzvimbo. (Where we went to look for a place school heads could tell my mother that they no longer have places. But after you have left the office you could see someone being offered by the same head who would have said there are no places to enrol new students.)

Stigmatisation of persons with disabilities is in line with religious model. The sentiment given by the participant with physical disability is a clear indication that people still view disability through religious model of disability trajectory. This model precipitates marginalisation of persons as they are regarded as a curse. These two models precipitate stigmatisation of persons with disabilities. Literature review shows that through religious model of disability, disability is associated with shame hence persons with disabilities are likely to be hidden by their families as they fear to be stigmatised and discriminated. Sedeto and Dar (2019:5) argue that societal beliefs associated with disability have implication on inclusion.

In addition, one of the participants with physical disabilities narrated that when she was young her parents used to hide her especially when there is a gathering. She narrated that the Religious model of disability associates disability with shame thereby making families of persons with disabilities hide them due to fear of stigma and discrimination (Niemann, 2005). According Rimmerman (2013), families of persons with disabilities are often marginalised in societies where people view disability through religious model lances. This model has detrimental effects to persons with disabilities as it promotes their exclusion in society, school or in the working world. Through focus group discussion, the participants echoed that they are always stigmatised and due to stigma, persons with disabilities are economic challenges (Sedeto and Dar.2019:5). The study employed critical disability theory that challenges negative attitudes towards persons with disabilities that are precipitated by non-disabled persons. The challenges facing persons with disabilities is a clear indication that negative attitudes precipitating vicious cycle among persons with disabilities must be challenged.

Through documentary analysis, the researcher discovered that stigma and stereotypes precipitate discrimination of persons with disabilities. Lack of awareness, misconception about the concept of disability especially in developing countries make people view disability through religious model lenses whereby disability is viewed as a curse or punishment. Misunderstanding of disability also contributes to discrimination of disability. Misunderstanding of disability contributes to discrimination of persons with disabilities as disability is viewed as inability.

Participants revealed that non-disabled people pass derogatory comments to them because they have impairments. Participants revealed that due to derogatory terms passed to them by non-disabled people they have low-esteem. One of the participants said:

Kuchikoro vanhu vaindiseka vachindipa mazita akasiyana siyana. Vainditarisira pasi saka ndakange ndisina confidence muclass pamwe pachoda itonyara kusimudza maoko muclass nekuti ndaizosekwa. Pamwe pachoda itonyepedzera kurwara kutira kuti ndisaende kuchikoro nekuti kuchikoro ndaisekwa nekuwanzirwa. ndakazongopedzisira ndakufoira...

(At school people used to laugh at me and call me with different names. People looked down on me so I did not have confidence to participate in class because other pupils could laugh at me. Some days I would fake illness to avoid going to school because people mocked and laughed at me. I eventually failed...)

Language used by non-disabled have implication on the self-esteem, during focus group discussions, persons with disabilities revealed that non-disabled people used derogatory language that will in a long run affect their performance at school. One of the participants who is visually impaired revealed that:

... Vaindideidza nemazita akasiyana siyana nenyaya yekuti ndine hurema. ndakapedzisira ndisingachasimudze maoko and zvakatozondiita nditize chikoro (They used to call me with derogatory names because I have a disability... I ended up not participating and this led me to abscond lessons)

The sentiments echoed by participants show the power of language when dealing with persons with disabilities. This is in resonance with critical disability theory that emphasised on the power of language. According to Hosking (2008), persons with disabilities are sensitive language that used to address them. The language that is used by other people has implication on the survival strategies employed by persons with disabilities. The narration given above shows that the person with disability ending dropping out of

school due to language that was used by non-disabled pupils to address him. It has been mentioned earlier on that lack of education have implication on participation in the labour market hence dropping out of school due to language used to address persons with disabilities have implication on the survival strategy employed by persons with disabilities.

The study employed critical disability theory, a theory that emphasises the importance of language when dealing with disability issues. Language determines thoughts of people. Through focus group discussions and in-depth interviews, participants lament that people call them with derogatory language. Although all participants revealed that they were now used to derogatory language, they were not comfortable with most terminology used by non-disabled people. The use of derogatory language shows that medical model is still used by many to understand the concept of disability. Hence the need to make awareness campaigns for communities to have a better understanding of the concept of disability by employing social model of disability. The use of social model of disability is paramount as it emphasises on the need to use proper terminology.

The preceding section reflects that negative attitude towards persons with disabilities precipitate poverty, exclusion and unemployment among persons with disabilities. One of the persons with physical disabilities emphasised that employers must not have negative towards persons with disabilities as they can perform at par with non-disabled people. The participant narrates that:

ini hangu ndinofunga kuti vema company vanofanira kungotiona sevamwe vanhu vasina hurema ava. Kana pamakanzi panodiwa munhu ane O'level, ngapatorwe munhu ane O level kwete kutarira kuti anehurema here akana kuti haana hurema. Pavanoita job advert paye kana munhu achingori nema qualifications munhu ngaangorwe as long aine am qualifications not kuita discriminate basing on disability(I think employers must just see us the way they see non-disabled people. If there is a vacancy that needs a person with O level, a person with O'level must be hired not considering if the person have a disability or not. When there is an advert for a vacancy if a person has qualifications he or she must be hired as long that person has qualifications not discriminate him or her basing on disability)

One of the participants revealed that:

pakutora vana kuchikoro ngavangotore mwana not kutarira kuti anehurema here , kushandisa wheelchair, madondoro hazvitadzise mwana kudzidza. ini ndakatadza kuenda kuchikoro nekuti

ma head aisada kundipa nzvimbo chionai nhasi handina kana subject rimwe ndiani anondipa basa ini ndisina kudzidza at least dai ndakapiwa mukana wekudzidza manje maschool head aiti kungondiona hapana nzvimbo. (When enrolling school children they must just enrol all children and not consider the disability of the child, using wheelchair, clutches do not hinder a child from learning. I didn't get a chance to go to school simply because school head did not want to enrol me look at the situation now I don't have any subject who can hire me for a job when I am not educated if I should have been given a chance to go to school but school heads did not give me a chance.

This section discusses how persons with disabilities survive in the middle of economic depression. Though economic have impact on all people, both persons with disabilities and non-disabled people, the prevailing economic situation in Zimbabwe is likely to have detrimental impact on persons with disabilities as compared to non-disabled people. Mtetwa (2015: 32); and World Report on Disability (2018) concur that there is strong relationship between disability and poverty. In the middle of economic depression, the rate of poverty increases. Therefore, considering that persons with disabilities are prone to shackles of poverty, the prevailing economic meltdown is likely to have more impact on persons with disabilities. However, persons with disabilities do not just sit folding their hands while languishing in poverty. Persons with disabilities employ different strategies in the middle of economic depression to survive or at least remain alive. Through focus group discussions, in-depth interviews, key-informant interviews and documentary analysis, the study discovers some survival strategies employed by persons with disabilities and these include vending, begging, support from relatives and friends and income generating projects. Tamukamoyo (2009) observes how people venture into informal sector whereby they are involved in different activities such as cross-border trading, DVD and video game trading as some of the most common survival strategies employed in Zimbabwe in the middle of collapsing economy. These are however dominated by non-disabled people and due to several barriers. PWDs rarely employ same survival strategies with those employed by non-disabled people in the middle of collapsing economy. The study confirms the inequality between persons with disabilities and non-disabled people. Non-disabled people employ better and lucrative survival strategies such as cross-border trading, income generating projects such as piggery and poultry. However, survival strategies employed by most persons with disabilities are both unsustainable not lucrative.

During the in-depth interviews, some participants revealed that they survive through begging. Participants describe how they employ begging as a survival strategy reveal how they beg. One of the participants reveals that she goes to the CBD where she spent the whole day on the street corner, singing and pleading with passer-bys to help her.

One of the participants reveals that he goes to the roads that connects Harare CBD with leafy residential areas such as Chisipite, Borrowdale Brooke. He narrates:

*ndinowanzoenda kumaroada anobva mutown achienda kuma sabhabha akaita seChisipite,
Borrowdale Brooke and Mt Pleasant...Vanhu veikoko vane mari saka mukana wangu wekupiva
mari unenge wakati kureiwo*

(I normally go to roads that connects Harare CBD with low density areas such as Chisipite, Borrowdale Brooke and Mt Pleasant. Residents of those areas are generally well-up so I have high chances of getting something from them.

Begging is one of the most common survival strategy employed by persons with disabilities. Begging has been there since time immemorial. Though it is difficult to come up with the period when begging started, there are several factors that lead one to become a beggar. Khan *et al.* (2013); Khan (2018:1) identify several factors that causes one to become a beggar chief among them poverty, disability and national disaster. Chapter two of the study demonstrates that there is a nexus between poverty and disability. Due to poverty, persons with disabilities fail to satisfy some basic needs such as food and clothing. Hence they employ whatever possible and whatever survival strategy for them to remain alive.

Street vending has been done since time immemorial. It is crucial to observe how vending plays a pivotal role in an economy characterised with high unemployment rate. Vending is not only employed as a survival strategy by persons with disabilities. A tour of Harare Central Business District shows that vending is now a very common activity in Zimbabwe. In Harare Central Business District, both persons with disabilities and non-disabled people vend several items such as fruits, vegetables and freezits to make ends meet. Vending as for survival in almost every country across the globe and this has been done since time immemorial even in the biblical times (John 2:14... *he found people selling...*). Locally, people vend in different places such as on the streets, at shopping centres, at school gates and in cars.

Key-informants revealed that persons with disabilities are entitled to income generating projects loan facility that is offered by the government through the Ministry of Public Labour and Social Welfare. During interviews with key informant, she revealed that although PWDs are entitled to loans, the prevailing economic situation do not make the situation better. Due to the prevailing economic situation, prices are always increasing thereby making it hard for persons with disabilities to start projects. One of the key-informants revealed that:

...vanogona kusubmitter proposal ine maquotation but painobhadharwa mariyacho ma prices ari pama quotation anenge atochinja (Beneficiaries can submit a proposal with quotations but by the time funds are released, prices would have changed).

...kuno tinopa vanhu ma loans ekutanga maprojects. Poultry ndiyo imwe yema projects anonyanyoitwa nemabeneficiaries asi challenge yavepo ndeyekuti maprices anyanyokwira zvekuti mainputs anodiwa papoultry akudhura zvekuti mari yacho haitokwane kuti munhu atange project sezvo mainputs akakwira (...here we give loans to start projects. Poultry is one of the main projects done by participants however, one of the challenges is that prices have skyrocketed such that inputs required for one to start a project are now too expensive such that the amount one is entitled is insufficient for one to start a project as prices of inputs have skyrocketed)

One of the key-informants echoed that most of the people who benefited through the loan facility are failing to reimburse the funds they get through the loan facility, something that she attributes to the prevailing economic situation. Due to inflation, some projects have failed. After selling their products, beneficiaries are failing to continue with their projects as they are incurring losses in their projects. The sentiments by key-informants show that income generating projects are severely affected by the prevailing economic situation.

Venturing into income generating projects shows that persons with disabilities are not charity cases as argued by the charity model of disability. Employing the same survival strategy with that employed by non-disabled people is also contrary to the economic model that argues how impairments hinder performance of persons with disabilities. This is line with critical disability theory and social model of disability that argue that persons with disabilities can perform at par with non-disabled people if barriers that hinder their participation are removed.

Through focus group discussion and in-depth interviews, some participants revealed that they have received aid from different organisations. Focus group discussion with persons with disabilities and focus group discussion with persons with physical disability find out that both persons with visual impairment and persons with physical disability have received food and non-food hand-outs from different organisations. Different organisations as churches and the business community through corporate social responsibility give persons with disabilities food and non-food items. Participants revealed that churches and different organisations give them food items such as rice, cooking oil and sugar. Non-food items given to persons with disabilities include clothes, washing and bathing soaps.

... tinombopiwa magrocery akaita sesipo dzekuwachisa nedzekugezesa, surf, mafuta ekubikisa, hembe nemachira nemachurch arimuno nemamwe maorganisation arimuno mu Glenview nenzvimbo dzaka poteredza(... sometimes we get groceries such as washing soaps, bathing soaps, surf, cooking oil, clothes and blankets from churches and organisations in Glenview and other neighbouring areas.)

Hence different organisations play a pivotal role in ensuring that persons with disabilities access some basic needs therefore the aforementioned organisations are paramount for the survival of persons with disabilities in the middle of economic depression. The testimonies given by above shows that persons with disabilities are still viewed through charity model trajectory. The charity model argues that persons with disabilities are people in need of help from well-wishers. What organisations and churches are doing is in tandem with charity model of disability.

Through focus group discussions and in-depth interviews, the study discovers that depending on relatives and friends is one of the survival strategies commonly employed by persons with disabilities in the middle of economic depression. Helping each other have always been there especially among shone people and this is in line with Ubuntu philosophy. Some said they depend on support from relatives and friends for their survival. The participants said they get support from friends and relatives every month. Those who received support from relatives and friends echoed that they mainly depend on support from friends and relatives for their survival.

Adding on the getting support from friends and relatives for survival, One of the participants revealed that :

Hama neshamwari vaisimbondipawo mari nemagrocery asi nekukwira kurikuit zvinhu uku vakutoomerwawo. Mukoma wangu ndiye anosibhadharira vana vangu fees asi ma term maviri apfuura havana kutobhadharirwa nenyaya yekuomerwa kwaakaitwa... asi tinodawo kuti tivandudzwe tikwanisa kuita zveduwo (Relatives and friends used give me money and groceries however, due to increase in prices of goods , it is hard for them. My brother is the one who used to pay school fees for my children but the schools fees for the past two terms is yet to be paid as my brother is struggling to make ends meet...we need to be empowered for us to be independent)

Although participants who took part in the study revealed that they were thankful to their friends and relatives who support them in different ways, they generally echoed that what they need most was to be empowered. Empowering persons with disabilities is paramount as it removes dependency syndrome and by being empowered, participants echoed that they will cease to be seen as “burden”. The idea of the need to be empowered in tandem with Choruma (2007:12) who argues that empowering persons with disabilities is the best way to alleviate poverty among persons with disabilities.

Public assistance is one of the main sources of income among persons with disabilities. Public assistance is non-contributory in nature and is provided by the government through the Social Welfare Assistance Act (Chapter 17: 06. Key-informants highlighted public assistance as one of the main sources of income among persons with disabilities. One of the key-informants said:

Vanhu vane disability vanopiwa chibage ku social welfare iripedyo navo (they are given grain at the nearest social welfare office)

The programme is run by the government through the Ministry of Public Service, Labor and Social Welfare. Through focus in-depth interviews, some participants said they are benefiting from the programme. They however lamented that the income they get through public assistance is too small. One female who is visually impaired said:

tinombopiwa mari ye public assistance ma \$20-00 asi mari yacho haina hayo chainokwana (we receive monetary benefits through public assistance amounting to \$20-00 but the amount cannot buy anything)

The sentiment given by the key-informant and the participant shows that public assistance is one of the survival strategies employed by persons with

disabilities. The prevailing economic situation even makes the situation worse considering that the rate of USD/RTGS is now at 1:5 on parallel market. Inferring from the prevailing rate, one can observe how beneficiaries of public assistance are getting USD\$4-00. The figure is far below poverty datum line. Hence persons with disabilities continue to languish in poverty despite benefiting from a social protection programme.

Participating in the labour market is one of the survival strategies that is employed by persons with disabilities in the middle of economic depression. One of the participants who was interviewed by the researcher revealed that he is gainfully employed. Answering to the research question on his occupation, a male who have a physical disability revealed that :

Ini hangu ndinosevenza. Kunyangwe hangu basa rangu ndisingagutsikane naro at least ndinowanawo salary. (I am gainfully employed. Although I am not satisfied with my job at least I have a source of income.)

The sentiment given by the participant shows that persons with disabilities also participate in labour market. This is contrary to the charity model of disability that argues that persons with disabilities are people in need of charity and they must be taken care of by their non-disabled counterparts. The participation of persons with disabilities in the labour market is in resonance with the critical disability theory that argues that person with disabilities can perform at par with non-disabled people.

This sections presents the effectiveness of participation in the labour market, income generating projects, begging, and street vending, depending on family and friends for survival and other survival strategies discussed in the preceding section.

Answering the question of efficacy of survival strategies employed by persons with disabilities, one of the participants who is visually impairment narrated that the income that she get through begging is insufficient for her to meet needs. The participant said:

..ini mari yandinowana mukukumbira haitombo kwane kana chinhu . mari yechiokafu chaiyo inotomboshaikwa pamba (...the income that I get through begging is cannot buy anything, at times I fail to buy food for the family.)

Adding on to issue of effectiveness of survival strategies, one of the participants with physical disabilities echoed that:

Ini vana vangu vatove nemakore vasina kubhadharirwa fees. Kamari kandinowana pamusika kanongokwana mari yechikafu yezuva iroro. Ini ndine mwana ave ku secondary asi tinongoshandisa one room ndozvongo ratidza kuti zvakatiomera. Dai ichikwana taaigarawo kana mu one room. (it has been long since I paid school fees for my children. The income that I get through street vending is only sufficient for me to buy food. I have a child who is now at secondary level but we still share the same room that shows thing are not well for us. If the income was enough I would not be staying in one room.)

Testifying on the same debate, one of the persons with visual impairment narrated that it was hard to depend on family and relatives as they also face challenges hence they can are not always able to meet my needs. The participant said

Zvekunyanyo tarisira kubva kuhama neshamwari izvi zvinonetsa nekuti pamwe pachu ndinewo zvandinenege ndichida asi vanogina kutoomerwa nekuti vanewo vana vanenge vachida kuchengetwa saka mamwe mazuva kutomborara nenzara. (You cannot entirely depend on family and relatives for support because at times I am in need of something but they may fail to provide me because they have a family to look after sometimes I sleep without eating anything.)

On the contrary, one of the participants revealed that his survival strategy was effective as it enables him to meet his needs. The participant narrated that

ini ndine project yehuku hangu... handizoshayewo yechikafu nekuchengeta mhuri. (I have a poultry project...the income that I get through the project is sufficient to meet the needs of my family.)

Adding on the view that some of the strategies, one male participant who is formally employed narrated that although he is not satisfied with the income that he gets, the income is sufficient for him to meet his basic needs and live a decent life. He narrated that:

Ini hangu mari yandinowana kubasa handingat yakawanda zvekundifadza kana kuti zvekuti ndigutsikane, Mari yandinowana inokwana hayo chikafu nekuendesha vana kuchikoro. (I can't brag that my income is very much or that it satisfies me. My income is enough to buy food and pay school fees for my children.)

The testimony by this participants with a poultry project and the one who is gainfully employed contradicts Groce *et al.* (2014); Mtetwa (2015)'s argument that disability is synonymous with poverty. Though poverty is a multifaceted concept, in evaluating the effectiveness of survival strategies, absolute poverty was the bench mark used in evaluating effectiveness of the strategies. World

Bank (2017) defines absolute poverty as deprivation of human needs. In identifying human needs, Maslow hierarchy of needs was used to evaluate if the income accumulated through one's survival strategy enables one to meet physiological needs. The testimony shows that some of the strategies although they may not necessarily eradicate poverty, some of the strategies are effective in poverty alleviation. They are effective in poverty alleviation because they ensure persons with disabilities meet their needs hence they are efficacious.

One of the participants with visual impairment narrated that she depends on donations and from friends for survival. She said:

Ini ndinototemba chikafu nemagumbeze atinombopiwa nevemachurch. Pamwe pachu vanombotadza kutipa vema church tinotoshaiwa todii. Pane gore ravasina kutipa machira munguva yechando. (I depend on food and blankets that I get from churches. At times they do not give us and this leaves us wanting. There was a time when they didn't give us blankets in winter season)

The sentiment shows that disability is still viewed through charity model trajectory. The narration further shows that the model is not developmental and creates depends among beneficiaries hence the need to use developmental approaches in addressing the needs of persons the disabilities.

The above presentations show that persons with disabilities are not passive recipients of economic vows as they engage in several activities to make ends meet. This section presents some of the survival strategies employed by persons with disabilities in the middle of economic depression. One participant is gainfully employed while those who are unemployed engage in activities such as begging, vending and income generating projects. Family and relatives also play a pivotal role in the lives of persons with disabilities as they help them through several ways. Churches and other organisations also play a pivotal role in the lives of persons with disabilities. Ten out of fifteen participants mentioned that churches and organisations operating in Glenview and surrounding areas always give them food and non-food items.

During the study, the researcher asked participants on their level of satisfaction with the income that they get through survival strategy that they employ. Only two persons with disabilities expressed satisfaction. One of the participants who expressed satisfactions gave the following testimony:

ini hangu handinga complainer, ka project kehuku kangu karikundiwanisa cheuviri. Ndokwanisa kubhadharira vana school fees kuburikidza neka project ikako. I can't complain
(I have a small poultry project that is giving me something for survival. Through the project, I am able to pay school fees for my children.)

Through focus group discussions and in-depth interviews, the researcher finds out that most survival strategies employed by persons with disabilities are ineffective in alleviation of poverty. One of the participant who survives through begging lamented that:

mamwe mazuva ndogona kutoshaiwa kana yebhazi yekudzokera kumba. Mhuri kumba yotorara nenzara ... uku mari yerent panopera mwedzi inenge ichidiwa ye school fees panovhurwa inenge ichidiwa but mari ycho yandinowana haitombokwani . Ndinotogara pamba pasina mvura nemagetsi nekuti magets nemvura handingambozvikanisi...
(Some days I can fail to raise money for transport. My family will sleep without eating anything... I also have to pay rent at the end of the month, I also have to pay school fees but the income that I get is insufficient. I stay at a house with no electricity and tap water because I don't afford paying electricity and water bills...)

Although persons with disabilities employ different survival strategies to make ends meet, the study shows most participants do not afford nutritious food and decent accommodation. Failure of persons with disabilities to live a decent life is due to levels of income they get from their survival strategies. The study finds that most of the income is far below poverty datum line. Due to low levels of income, persons with disabilities fail to afford nutritious meals , reduce the number of meals per day and live in unsuitable accommodation. This is in tandem with literature that argues that there is a strong relationship between poverty and disability.

Some participants lamented that they were extremely dissatisfied with the income they get through survival strategies that they employ. The income obtained through public assistance is extremely low one of the participants echoed that:

kamari kacho keku social welfare uku kashoma hatikwanise kutenga kana chikafu nako (the money we get through social welfare is insufficient such that we cannot afford to buy food).

The sentiment echoed by the participant concurs with Groce et (2014) who argued that ideally persons with disabilities must be able to meet their needs

through social protection scheme, the benefits can be insufficient for persons with disabilities to meet their needs. The participants lamented that the benefits they are entitled to are inadequate for them to meet their basic needs thus using the definition of poverty given by UN that defines poverty as deprivation of basic needs, one can observe how the participants continue to languish in poverty despite being entitled to those benefits.

Low-income among participations is in line with literature that was reviewed in chapter two that argues that there is a strong relationship between low-income and disability (Groce *et al.*, 2014). The sentiments given by the participant shows that street vending is not a sustainable survival strategy as vendors are often banned in doing their business. Therefore there is need to empower persons with disabilities for them to employ better and dependable survival strategies.

The chapter has managed to present, analyse and discuss findings that were obtained through different research methods that were employed by researcher to conduct the study on survival strategies employed by persons with disabilities in the middle of economic depression. These were discussed in line with theoretical frameworks that guided the research literature that was reviewed in chapter two of this monograph. The chapter has highlighted the employment status of persons with disabilities. Factors that bring about unemployment among persons with disabilities were presented, analysed and discussed in the chapter. Several survival strategies that are employed by persons with disabilities in the middle of economic depression, chief among them, vending, begging, support from relatives and friends, have been presented. Participants expressed dissatisfaction on the survival strategies that they employ citing that most of the survival strategies are unsustainable and unreliable.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The study sought to critically investigate survival strategies employed by persons with disabilities in the middle of economic depression using the case study of Glenview 3 residential area. Critical disability theory informed the research. The research selected fifteen participants with disabilities and this comprised seven persons with visual impairment and eight persons with physical disabilities. Three key-informants were also interviewed by the researcher. The preceding chapter presented, analysed and discussed several findings that were obtained through qualitative research methods that were employed by the researcher to collect data. The chapter is devoted to giving a summary, conclusions that can be drawn from the study and make some recommendations.

UN (2017) reveals that there is nexus between poverty and disability. Premised on the view that poverty and disability are interlinked, the study aimed to investigate survival strategies employed by persons with disabilities in the middle of economic depression. Given the fact that persons with disability are vulnerable to poverty, the prevailing economic situation is likely to have more impact on them as compared to their non-disabled counterparts. Tamukamoyo (2009) furnished several strategies employed in the collapsing economy. However, due to several barriers, persons with disabilities generally find it hard for them to employ same survival strategies with non-disabled people hence the need to examine survive strategies employed by persons with disabilities and evaluate the efficacy of those strategies in the prevailing economic situation. This monograph finds out that poverty among persons with disabilities is precipitated by their survival strategies that are inefficacious, unreliable and unsustainable. In studying survival strategies employed by persons with disabilities, the researcher focused on strategies for persons with physical disabilities and visual impairment disabilities because due to their type of disabilities, they are more likely to be affected by several barriers that hinder participation of persons with disabilities. Critical disability theory was used as the theoretical framework.

Hosking (2008) argues that the main thrust of critical disability theory is to challenge the way persons with disabilities were traditionally viewed.

Traditionally, persons with disabilities were viewed as people with who cannot perform at par with non-disabled people. In addition, the theory endeavours to ensure that persons with disabilities are heard thus it provides persons with disabilities a voice and enhances their agency. Therefore, the theory is paramount as it can be the basis for policies to address the needs of persons with disabilities. Survival strategies employed by persons with disabilities were successfully explored through the following objectives:

To assess the economic challenges faced by persons with disabilities in the middle of economic depression, the study managed to identify several economic challenges faced by persons with disabilities in the middle of economic depression, chief among them; unemployment, poverty, increase in prices of goods, inflation and unpredictable exchange rates.

Through focus group discussions, in-depth interviews, key-informant interviews and documentary analysis, the researcher finds several economic challenges facing persons with disabilities. High unemployment is one of the challenges facing persons with disabilities. Only one participant who was interviewed by the researcher is gainfully employed while fourteen are unemployed. Several factors that hinder people from becoming gainfully employed were discussed, chief among them, lack of education, environmental barriers, institutional barriers, attitudinal barriers decrease chances of persons with disabilities to become gainfully employed. Misconception of disability also leads to high unemployed by persons with disabilities and due to misconception of disability, employers are likely to prefer employing non-disabled persons

Poverty is one of the economic challenges facing persons with disabilities. Due to high unemployment rate among persons with disabilities, they are likely to remain trapped in poverty. Being employed is one of the most reliable and lucrative survival strategies. However, persons with disabilities have less chances of becoming gainfully employed and the few who are employed are likely to occupy low-income jobs. Due to low chances of becoming gainfully employed, persons with disabilities employ different strategies that however may not be effective to fish persons with disabilities out of poverty. The study concurs with literature that was reviewed in chapter two of the study that argues that poverty and disability are almost synonymous. Several scholars

concur that poverty and disability are interlinked hence by finding that persons with disability live in poverty, the study concurs with the literature in chapter two that argues that poverty and disability are interlinked.

Although increase of prices and inflation have impact on all people, the situation is likely to have dire impacts on the life of persons with disabilities as they are vulnerable to poverty as compared to non-disabled people. In Zimbabwe, prices are always increasing thereby further trapping persons with disabilities into poverty. The increase of prices of basic necessities implies that most persons with disabilities no longer afford them considering that the income they get through their survival strategy is far below poverty datum line. The increases of prices during economic depression also have an impact on survival strategies for persons with disabilities. For those surviving through vending and income generating projects, the increase of prices affect their projects as this will lead to decrease of their sales. In addition, the ever increase of prices in Zimbabwe have implication on the ease of doing business. Participants with income generating projects such as poultry lamented that they have endured losses in this period whereby prices are ever increasing.

In the period of economic depression, the income of persons with disabilities who survive through begging and support from relatives and friends decreases as most of people is facing challenges and, hence, find it hard to give aid to others. Persons who beg for survival report that the economy has affected their income as non-disabled people whom they depend on for their survival are also experiencing economic challenges thereby making it hard for them to part with their resources. Families and friends who normally give persons with disabilities may find it hard for them to give persons with disabilities on regular basis. Therefore, economic depression affects informal social safety nets that play a pivotal role for the survival of persons with disabilities.

The study brought to the fore several social challenges facing persons with disabilities. Marital challenges are one of the challenges facing both persons with physical disabilities and persons with visual impairment. In line with Li and Singleton (2016)'s argument that persons with disabilities have low chances of getting married or staying in marriage, most of participants who took part in the study are generally facing marital challenges.

Negative attitude towards persons with disabilities is one of the social challenges facing persons with disabilities. Negative attitude towards persons with disabilities affects them in several ways. The attitude of parents or guardians towards schooling children with disabilities is one of the main determinants of school attendance among children with disabilities. Participants whose parents or guardians have positive attitude have more chances of going to school unlike persons with disabilities whose parents or guardians have negative attitude towards educating children with disabilities. School heads attitude is one of the chief determinants of school attendance among children with disabilities. Parents may have positive attitude towards schooling children with disabilities but if school heads have negative attitude towards enrolling children with disabilities there will always be low levels of education among persons with disabilities. Negative attitude of employers towards employing persons with disabilities precipitates high unemployment rate among persons with disabilities. Due to negative attitude of employers, persons with disabilities have less chances of becoming gainfully employed as employers prefer non-disabled employees. Thus even if job opportunities become available, persons with disabilities will always be the last to be hired due to negative attitudes towards persons with disabilities.

In line with negative attitudes towards persons with disabilities, stigma associated with disability precipitate poverty among persons with disabilities. Due to stigma associated, persons with disabilities are likely to be discriminated in all the sectors. Stigma causes headmaster to have negative attitude towards enrolling persons with disabilities, leads to labelling, name-calling and leads to negative attitude of employers towards employing persons with disabilities. In addition, due to stigma persons with disabilities experience marital challenges. Stigmatising of persons with disabilities can be attributed to religious model of disability that argues that disability is a result of curse or punishment of wrong doing.

The study has brought to the fore the fact that persons with disabilities face a myriad of social challenges. Social challenges like stigma and negative attitude towards persons with disabilities precipitate discrimination of persons with disabilities thereby perpetuating poverty among persons with disabilities. Hence there need for awareness campaigns and impart people on the concept

of disability using critical disability theory and social model of disability as these seek to make radical shift from traditional views of disability.

One of the objectives of the study was to identify the survival strategies employed by persons with disabilities in the middle of economic depression. The researcher identified several strategies employed by persons with disabilities in the middle of economic depression. Vending is one of the survival strategies that was presented, analysed and discussed in chapter four of the study. Persons with disabilities trade both food and non-food items. Some of the common items include freezits, fruits, vegetables and sweets. This is done at the school gates, at the shopping centres and on the pavements in the Central Business District. The activity is characterised by easy entry and easy exit.

Begging is one of the survival strategies employed by persons with disabilities in the middle of economic depression. Participants revealed that they get food and non-food items through begging. Persons with disabilities beg in the streets of the CBD, at the robots and moving from shop to shop begging for help.

Assistance from friends and relatives is one of the common survival strategies employed by persons with disabilities. Families and friends of participants help by giving food and non-food items. Just like friends and families of persons with disabilities, participants disclosed that they receive aid from churches and different organisation in and around Glenview. Just like friends and relatives of persons with disabilities, churches and organisation reportedly give aid in form cooking oil, washing and bathing soaps, blankets and clothes.

Persons with disabilities also get aid from the government through the Ministry of Public Service, Labour and Social Welfare in the form of public assistance. Through public assistance, persons with disabilities receive \$20-00 USD per month Though the amount is very little considering the increase of prices, inflation and ever changing currency rate, through public assistance persons with disabilities have something to cushion them. However, there is need to increase the amount as it is far below poverty hence persons with disabilities continue to languish in poverty despite getting public assistance.

Income generating projects were also presented as one of the strategies employed by persons with disabilities. Poultry is one of the most common projects presented in chapter four. However, only three out of fifteen participants have income generating projects. Of all survival strategies employed by persons with disabilities, projects were found to be one of the most effective among all survival strategies discussed. Though the income obtained through income generating projects are below poverty datum, the income allows persons with disabilities to access some of their basic needs such as food, clothing and decent shelter.

This section summarises the efficacy of survival strategies discussed in chapter four, through key-informant interviews, focus group discussions and in-depth interviews, the researcher established the efficacy of survival strategies employed by persons with disabilities. Strategies such as begging, public assistance and depending on family and relatives were found to be the least effective survival strategies. Participants who depend on those strategies lamented that the income accumulated through such strategies were far below poverty datum line. The income from those strategies are insufficient for one to have a decent standard of living as one cannot afford nutritious food, decent meal and decent accommodation through income accumulated through begging, depending on family and public assistance.

Vending and depending on churches and different organisations is one of the survival strategies that was noted in the study. Although vending is associated with several challenges such as competition, harassment by Zimbabwe Republic Police and Harare City Police, the study established that the income accumulated through vending is more decent as compared to income accumulated through begging and public assistance. Through the amount falls below poverty datum line, persons with disabilities who employ this survival strategy can afford decent meals. Although the income accumulated through vending is more than that accumulated through begging and public assistance, it is crucial to observe how vending as a survival strategy cannot fish person with disabilities out of shackles of poverty. Some participants who employ this strategy lamented that they are failing to pay their bills in time and some are failing to pay school fees of their children in time.

Employment and income generating projects were evaluated as the most efficacious strategies among all strategies employed by persons with disabilities. Only one participant was gainfully employed. Although the participants expressed dissatisfaction on the level of income that is accumulated through pay, the study has established that employment is one of the most effective survival strategies in the middle of economic depression considering the income is far above most incomes accumulated through survival strategies discussed above. Income generating projects is one of the most effective strategies in the middle of economic depression. Although participants revealed many challenges they face, the study established that income generating projects are one of the most effective strategies in the middle of economic depression. Some participants who have projects expressed satisfaction. One of the participants revealed that through her income generating project she affords decent and nutritious meals, to pay school fees in time and live in a decent house. These indicators show that income generating projects are one of the most effective survival strategies. The income one gets through projects such as poultry is decent and enables one to afford basic needs therefore income generating projects and employment are some of the most effective survival strategies employed by persons with disabilities. Therefore although income generating projects and employment do not necessarily lead to eradication of poverty, the strategies in question are paramount in poverty alleviation among persons with disabilities.

Relying on friends and families is unsuitable. Although Africans are generally guided by Ubuntu philosophy that emphasises the need to help each other, it is crucial to observe how family and friends are not entirely obliged to help those in need. In the middle of economic depression, families and friends can fail to support persons with disabilities therefore leaving them with no cushion. Begging is also not sustainable because there is no guarantee on the level of income one will get. Participants revealed that they can go for days without getting anything.

Support from church and other organisations is not sustainable since the organisations are doing charity work on ad hoc basis. They are not entirely obliged to always support persons with disabilities. The organisations can decide to stop giving aid to persons with disabilities.

Street vending was identified as one of the surviving strategies employed by persons with disabilities. Though a fair income can be accumulated through street vending, there are several challenges associated with street vending such as raids, harassment, harsh weather conditions and low sales due to economic depression. Due to economic depression, prices have increased hence some parents who used to give their children pocket money regularly have stopped doing so thereby leading to decrease in the number of customers especially for those who sell their items at school gates. The decrease in the number of customers has implication on the income of participants therefore street vending is not a very sustainable strategy in the middle of economic depression.

The scope of the study was to investigate survival strategies employed by persons with disabilities in the middle of economic depression. Several strategies employed by persons with disabilities were identified using different research techniques. Vending, begging, depending on family and friends, aid from churches and other organisations, employment and income generating projects are the main survival strategies that were identified.

The study concurs with the literature that argues that there is nexus between poverty and disability. Several factors that precipitate poverty among persons with disabilities were identified in the study. The study established that there is high unemployment among persons with disabilities. Factors precipitating high unemployment among person with disabilities were also identified and these include lack of education, misconception of disability, employers' preference of non-disabled people, environmental barriers and stigma associated with disabilities. In examining factors contributing to poverty among persons with disabilities, this monograph employed critical disability theory, a theory that advocates for promotion of equality. In addition, critical disability theory seeks to promote the betterment of the oppressed groups.

Lack of education was identified as one of the main causes of unemployment among persons with disabilities thereby exacerbating poverty among persons with disabilities. After identifying low education qualifications as one of the main factors precipitating high unemployment among persons with disabilities, the researcher analysed and discussed factors hindering persons with disabilities from getting education qualifications especially considering

that Zimbabwe is one of the countries with high literacy rate. Negative attitudes, institutional barriers, physical barriers, lack of properly trained teachers and poverty were identified as some of the factors contributing to low education qualifications among persons with disabilities hence leading to high unemployment rate among persons with disabilities as they lack human capital.

The study also established efficacy of survival strategies employed by persons with disabilities. Income generating projects and employment were established to be some of the most effective survival strategies employed by persons with disabilities. Public assistance, begging and depending on relatives were established to be some of the least effective survival strategies considering that the income one gets through public assistance is very low and far below poverty datum line. Moreover, one cannot afford decent meals and decent accommodation by entirely depending on public assistance. The unreliability and unpredictability of begging and depending on family and relatives makes it hard for one to rely on begging and aid from family and friends.

This study has managed to identify several factors hindering persons with disabilities from employing same surviving strategies with those of non-disabled people. Although some participants employ same strategies with non-disabled people, the study established some of the main factors that hinder persons with disabilities from using survival strategies with non-disabled people. Social challenges facing persons with disabilities can hinder persons with disabilities from using same survival strategies by promoting discrimination of persons with disabilities. Stigma, negative attitudes, misconception of disability and employers' preference to hire non-disabled people promote hindering persons with disabilities from using employment as a survival strategy. In addition, due to stigma and negative attitude and misconception of disability, it is hard for persons with disabilities to acquire loans from micro-finance institutions as they consider them "risky."

Having identified several strategies employed by persons with disabilities in the middle of economic depression, established the efficacy of these strategies and explored the sustainability of these strategies, the researcher managed to devise recommendations to improve survival strategies employed by persons

with disabilities in the middle of economic depression, the researcher came up with the following recommendations:

The study observes how most person with disabilities have low educational qualifications therefore they lack human capital. Due to lack of human capital, persons with disabilities have less chances of becoming employed. If the country is experience economic boom, most of persons with disabilities will continue languishing in poverty as they have low education qualifications hence they are unemployable . Failure to educate persons with disabilities implies that they will continue to be marginalised. Therefore, there is need to educate persons with disabilities to improve their employability

Educating persons with disabilities is in tandem with the popular phrase “disability is not inability”; after acquiring educated, persons with disabilities become well equipped for the working world. Educating persons with disabilities will go a long way of reducing dependency among persons with disabilities. Educating persons with disabilities empowers them hence they will not employ inefficacious survival strategies in the middle of economic depression.

The study has brought to the fore the fact that policies are silent on the inclusive enrolment of children with disabilities and this indirectly discriminate children with disabilities. Lack of policy is one of the factors leading to low education among persons with disabilities. Therefore policy is paramount as it ensures inclusion of persons with disabilities. After coming up with policies to ensure inclusion of children with disabilities resources must be channelled towards to ensure the improvement of enrolment of children with disabilities. In addition, there is need for a policy to ensure that people are not discriminated basing on their disability. Through policies, persons with disabilities will have equal chances with non-disabled people.

The study has lack of properly teachers as one of the chief factors leading to low education among children with disabilities. Some participants revealed that there was high school drop-out among children with disabilities because most teachers were not trained to use Braille hence they cannot deal with children with disabilities. Therefore there is need to train teachers on how to use sign language and Braille. Teachers must train sign language and Braille

during training as this will ensure an increase in the number of enrolment of persons with disabilities. In addition, training teachers make them competent in dealing with children with disabilities hence this will ultimately improve the enrolment and performance of children with disabilities.

The study identifies environmental barriers that hinder inclusion of persons with disabilities. Infrastructure in the schools and the way some building were constructed precipitate exclusion of persons with disabilities. Classroom blocks, toilets, hostels, laboratories and libraries must be universally designed for them to be accessed by children with physical disabilities. Narrow and bumpy roads were identified as some of the physical barriers hindering school attendance of children persons with disabilities therefore there is need to widen roads especially in rural areas. Companies and organisations must also be universally designed to ensure participation of persons with disabilities in the labour market. Interviews, meetings and other activities must be held in universally designed buildings. Government buildings must also be universally designed to promote participation of persons with disabilities in the labour market.

Although policies and universal design are paramount intervention strategies to ensure inclusion of persons with disabilities, failure to remove negative attitudes towards persons with disabilities will not yield desired results. Therefore, measures must be taken to remove negative attitudes against persons with disabilities. Hence there is need to engage community leadership, headmasters, teachers and non-disabled pupils to inculcate positive attitude towards persons with disabilities. Positive attitude towards persons with disabilities ultimately lead to improvement of attendance and confidence of children with disabilities. There is also need to address negative attitude of employers towards hiring persons with disabilities. The study finds that employers generally prefer to hire persons with disabilities and in the when companies down-sized, persons with disabilities report that they were the first to lose their jobs. Therefore, there is need to address negative attitude of employers towards persons with disabilities. By addressing negative attitudes of employees towards persons with disabilities, persons with disabilities will have equal chances with non-disabled people

Persons with disabilities must rise to the occasion. Due to several myths associated with disabilities, some have self-fulfilling prophecy. Persons with disabilities must not always be 'cry babies'; they must defy odds and pursue their studies as this will provide role models for children with disabilities. The study shows that most persons with disabilities are uneducated and most of them live in poverty therefore children with disabilities do not have role models. There is need for persons with disabilities to take radical measures and break the vicious cycle of poverty. The existence of role models will help children with disabilities to realize that "disabilities is not inability"

The study has identified negative attitude towards persons with disabilities as one of the determinants of survival strategies employed by persons with disabilities. Due to negative attitude towards persons with disabilities, employers prefer to hire non-disabled people, headmasters prefer to enrol non-disabled children, and micro-finance institutions prefer giving loans to persons with disabilities hence, all these variables, spawn a vicious cycle among persons with disabilities. It is therefore paramount to study why people in influential positions and micro-finance institutions have negative attitudes towards persons with disabilities.

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Synopsis

The study critically investigates survival strategies employed by persons living with disabilities amidst economic depression. With a view to exploring survival strategies employed by persons with disabilities in the middle of economic depression, the researcher investigated survival strategies employed by persons with visual impairment and persons with physical disabilities. Although there are several disability categories, the researcher decided to use two disabilities in the study. These disability categories were chosen chiefly because the prevailing economic situation is likely to have adverse impact on persons with visual impairment and persons with physical disabilities. These are likely to be stigmatised and discriminated due to stereotypes associated with these disability categories especially in societies where the medical model of disability is used to understand the concept of disability. Due to the nature of the topic, the researcher utilised qualitative methodology as it is ideal for one to have an in-depth understanding of a phenomenon being studied. In-depth interviews, focus group discussions, documentary analysis and key-informant interviews were utilised to collect data. The study reveals that most of the survival strategies employed by persons with disabilities are not effective to alleviate poverty among them. The study further brings to the fore the fact that economic depression has severely affected both formal and informal social safety nets of persons with disabilities as they now depend on unsustainable survival strategies such as begging, street vending and depending on family and friends thereby precipitating vicious cycle of poverty among persons with disabilities. Though the government has taken several initiatives to promote the welfare of persons with disabilities, there are several factors that precipitate poverty among persons with disabilities. The study also uncovered several factors that precipitate poverty among persons with disabilities chief among them physical, social and institutional barriers that hinder participation of persons with disabilities. Some of the factors precipitating marginalisation of persons with disabilities unearthed by the study include lack of education and negative attitude of employers towards persons with disabilities. The study concludes by proffering recommendations.

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