



Disability, Work, and Power in Karachi: A Conflict-Theoretic Qualitative Study of Barriers, Stigma, and Coping

Zubair Hussain¹, Ali Asghar², Muhammad Abdul Sami³, Muhammad Adil⁴, Syeda Saba Hashmi⁵

¹Department of Education, Psychology, and Communication Sciences University of Bari Aldo Moro, Italy, ²Department of Commerce Government College University Faisalabad, Pakistan, ³Superior Group of Colleges, Mandi Bahauddin, Pakistan, ⁴Department of Computer Science Government College University Faisalabad, Pakistan, ⁵Visiting Faculty Lecturer, Department of Sociology University of Karachi, Karachi, Pakistan.

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ABSTRACT

People with disabilities in Karachi face persistent disadvantages in accessing decent work and stable income. This qualitative study examines how disabled people understand unequal economic opportunities and how structural barriers, stigma, and coping practices interact to shape employment prospects. Guided by a conflict-theoretical perspective, the study treats exclusion as a product of power and resource control embedded in hiring practices, workplace design, and the uneven enforcement of inclusion commitments. Data was generated through in-depth, semi-structured interviews with 10 people with disabilities in Karachi and analyzed using thematic analysis. Findings show that opportunities are experienced as limited and conditional, often confined to narrow job channels and undermined by inaccessible transport and built environments that restrict mobility and participation. Participants also report that stigma and prejudice operate as gatekeeping forces, shaping how employers and society evaluate capability and worth, leading to rejection, humiliation, and reduced confidence. Coping strategies include persistence, skill-building, selective reliance on family networks, and support from civil society actors, yet many participants describe weak or absent formal support systems. The study concludes that disability-based economic inequality in Karachi is sustained by the interaction of inaccessible environments, discretionary employer practices, and limited institutional accountability, which collectively shift the costs of inclusion onto disabled individuals and their families. Policy implications include enforceable accessibility standards, accountable recruitment and accommodation practices, and coordinated support ecosystems that reduce reliance on private coping for public rights.



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*Corresponding author: z.hussain@phd.uniba.it

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Introduction

Disproportionate disadvantages in economic life have been widely reported among people with disabilities (PWDs), who are limited to accessing employment and are more exposed to poverty and insecurity (Carew et al., 2019; Pinilla-Roncancio and Gallardo, 2023; World Health Organization and World Bank, 2011; Saleem et al., 2022). In most contexts, impairment-related functional disparities are not the only causes of labor market inequality of PWDs. Rather, it is a product of the interplay between institutional design, social assessment, and policy implementation - variables that condition the presence or absence of skills in skills-opportunity interactions (Pettinicchio et al., 2022; United Nations, 2006). Disability is so much of a stratifying status, which is highly relevant to exclusion, stigma, and disadvantage, despite those who have high motivation and educational qualifications (Donnelly et al., 2020; Pettinicchio et al., 2022).

The potential opportunity is coupled with some daily obstacles that may, in effect, sieve out participation in cities like Karachi. Karachi is a hub of learning and working in Pakistan, but the labor market level is conditioned by mobility, built environment and employer discrimination which is often in favor of PWDs disadvantage. Transport networks cannot be used, no elevators or ramps in the buildings, no information channels, and in such a situation the labor market is not equal even before the process of hiring starts. These are not just practical issues they act as a kind of filtering process that enables those who can attend interviews, travel comfortably, and be able to handle the workplace requirements that are established based on the norms of able-bodied (World Health Organization and World Bank, 2011). In such a manner, the environment can translate disability into economic risk by raising the cost of participation privately and hence reducing the opportunity available to PWDs in a realistic manner.

But literature also demonstrates that alone infrastructure is not the explanatory factor of unequal outcomes. In many parts of the world, employer perceptions regarding productivity, "fit" and perceived accommodation costs are some of the most common factors affecting recruitment and retention decisions (Bonaccio et al., 2020; Kaye et al., 2011). There is experimental data that suggests that the reaction of employers to applicants with a disability might be worse than expected even in cases when the disability is not likely to influence productivity in the desired positions (Ameri et al., 2018). These trends are consistent with organizational studies that indicate that disabled people at workplaces are treated in a certain manner that is predetermined by organizational

(stereotypes, expectations and characteristics) which determines how disability is perceived and responded (Stone and Colella, 1996). This is important to Karachi in the sense that it indicates that despite getting education and skills, PWDs might still struggle with unequal assessment at the access point of the workforce and in other career advancements.

Rights-based inclusion frameworks focus on the idea that exclusion is never perpetual. The Convention on the Rights of Persons with Disabilities (CRPD) establishes the right of PWDs to be involved on equal terms with the rest of the population including in work and employment and encourages states to eliminate barriers and outlaw discrimination (United Nations, 2006). World policies are also of the view that inclusion of disability should be mainstreamed in the employment policy and implementation, rather than a charity or non-core program (International Labor Organization, 2015). Yet, the issue that may arise continuously is the discrepancy between the norms of commitments and their enforcement in the real scheme of things. Inclusion may be symbolic where enforcement is lax and there are few mechanisms of accountability and the burden of adjustment to inaccessible systems may be on PWDs and their families.

This paper uses conflict theory to derive a sense of why the lack of equal economic opportunity can exist regardless of the notion of inclusion that is agreed upon by the masses. The conflict theory focuses on the process of group struggle over resources and institutional allocation of benefits and costs. It has been applied to disability and employment with the conflict theory question being Who holds the keys to the work world? Who determines the norms of what constitutes normal work performance and the built environment? Who funds accessibility and accommodation? The lack of accessibility funding or anti-discrimination efforts by institutions results in PWDs bearing costs associated with participation (temporal, financial, emotional, and reliance) instead of employers and institutions bearing the costs of redesigning, accommodation, and change (Pettinicchio et al., 2022). In this perspective, disability-based economic inequality is not merely a social issue of bigotry; rather it is an institutional organization that can sustain institutional comfort and save costs on influential participants.

Meanwhile, agency should not be obviated by a world-class account of inequality. The PWDs tend to devise their own coping mechanisms such as persistence, skill development, social networking, selective disclosure and dependence on family support which aid them to live in restricted surroundings (World Health Organization and

World Bank, 2011; Riaz et al., 2024). Nevertheless, there is an analytic danger: the focus on the idea of resilience may personalize the workload of inclusion and blur accountability on the institutional level. The stronger the system is supposed to need constant coping, the more it is showing that inclusion has been privatized. This paper takes coping as an agency as well as a testimony on the opportunity structure: coping appears to be required when institutions fail to deliver convenient channels and equitable review.

It is against this backdrop that this research explores the perception of PWDs in Karachi to identify economic opportunities, barriers, the interpretation of societal attitudes role, and the process of coping and support. The qualitative methodology is employed since inequality is not merely a quantifiable product (employment rate, wages) but a process of living through which participants mediate and interact through both interactional and structural processes that can be described in detail (Braun and Clarke, 2006). Of particular importance to the study is its policy and practice implications, such as perceptions of opportunity determine behavior: whether an individual further pursues education, seeks employment, reveals disability, or not about labor market participation (Khan et al., 2024; Hussain et al., 2025).

The paper answers four questions:

What do PWDs in Karachi perceive the economic opportunities that are open to them, and in what way do they compare the opportunities with those open to non-disabled people?

What do the respondents see as the causes of inequitable economic opportunities?

What is the relationship between social attitudes and bias and employment and education?

What are the coping strategies of respondents with economic and social barriers and what support mechanisms are they perceived to be useful or not.

These questions are based on conflict theory and qualitative evidence, to the extent that the paper can transcend generic statements that PWDs go through barriers, instead of a mechanism-based explanation of how unequal opportunity is created and sustained, and what sorts of changes would be necessary to transform the blame onto the institutions.

Literature Review

Economic Inequality Based on Disability and Stratification in the Labor Market.

An accumulating literature is beginning to use disability as a fundamental axis of stratification that is associated with poverty, insecurity and disproportions in labor market performances. One of the sociological points is that disability is traditionally under-theorized in general inequality research, even though it has always impacted access to both jobs and income and to participation in social life (Pettinicchio et al., 2022). This under-theorization is relevant since it may result in an incomplete theorization of labor market inequality: when disability is not considered in the analysis, institutions that generate systematic disadvantages against PWDs may go undetected as stratifying force.

There are also evidence of a lower employment coverage and less labor market opportunities among PWDs than non-disabled individuals based on the various contexts (Pinilla-Roncancio & Gallardo, 2023). These inequalities can be exacerbated with education and mobility disparities, and they lead to cumulative disadvantage throughout life (World Health Organization and World Bank, 2011). Disability also has the potential to define perceived inequality and wellbeing between and within households at the household level, which suggests that the advantages of inequality based on disability may be relational and distributional and not merely individual (Carew et al., 2019).

The Attitude of the Employers, Discrimination, and the Employment Cycle.

Studies time and again cite employer attitudes as the most related factor in disability employment variances. Such factors as housing expenses, liability, performance, and organizational fit are widely used by employers even in cases when evidence shows that they are exaggerated (Bonaccio et al., 2020; Kaye et al., 2011). According to a report by Kaye et al. (2011), employers tend to blame the unwillingness to hire PWDs on lack of awareness, cost issues and worries about liability. These issues can be put into practice throughout the employment cycle, including recruitment, selection, onboarding, promotion, and retention, implying that obstacles are not limited to the job entry point (Bonaccio et al., 2020).

The fact that even in controlled conditions, discrimination may take place, is supported by experimental evidence. The study by Ameri et al. (2018) confirms that fictional job applicants who revealed the disability got fewer displays of employer interest, which helps to agree with the opinion that exclusion may arise even in a situation where disability does not diminish the productivity in the desired positions. These findings are consistent with the organizational models that focus on the impact of stereotypes and expectations on the

treatment of disabled people in the workplace (Stone and Colella 1996). According to Stone and Colella, (1996), the cognitions and context of observers when interacting with disabled people are likely to affect the way these individuals are treated and both processes have the potential of recreating disadvantage.

Structures of the Built Environment, Accessibility, and Opportunity.

A sociological and rights-based approach describes disability because of the interplay between individuals and hindrances, which are physical, social, and informational. The World Report on Disability points out that environmental barriers, poor access to education and buildings, as well as poor support services, are some of the factors that limit participation in education and employment (World Health Organization and World Bank, 2011; (Hussain et al., 2025). Inaccessible built environments and transport systems make access to work conditional based on maneuvering around the barrier that people with disabilities do not experience on a regular basis. This turns accessibility into an economic problem: it influences the cost of job seeking, the possibility of commuting, and reliability.

Accessibility may thus serve as a gatekeeping mechanism. Although it is not meant to be discriminatory, indirectly, institutions can ostracize PWDs by keeping conditions in which able-bodied mobility and sensory perception are the norm. It aligns with the general literature reviews on disability and employment that point to systemic and organizational influences on employment outcomes (Vornholt et al., 2018).

Rights Frameworks and Policy: Between Promises and Performance.

The CRPD is an international reference to human rights that states that PWDs are equal before the law and that they enjoy rights such as the right to work and full participation in the community (United Nations, 2006). International Labor Organization (ILO) also focuses on mainstreaming disability inclusion in the design and implementation of national employment policy and inclusion as part of decent work (International Labor Organization, 2015). Nonetheless, rights regimes do not necessarily produce inclusion in case of poor enforcement, surveillance and effective institutional reforms.

Employment discrimination has traditionally been solved in Pakistan with the help of legal frameworks and quota-based approaches, such as the Disabled Persons (Employment and Rehabilitation) Ordinance, 1981, and subsequent rights-based legislation at the

federal/provincial level (Disabled Persons [Employment and Rehabilitation] Ordinance, 1981; ICT Rights of Persons with Disability Act, 2020). The problem of implementation gaps is a common issue in numerous situations: it is possible that the rules are on paper, and the environment is closed, and employers have the right to have a wide discretion.

Managing and the Danger of Individualizing Exclusion.

Whereas opportunity is formed by structural barriers, PWDs are also agents having coping strategies and support networks. Policy and popular discourse, however, tend to focus more on individual resilience which may divert attention away to institutional responsibility. A sociologically based perspective takes coping as an act of agency and coping as an outcome of systemic circumstances: the higher the system demands constant coping, the more it demonstrates the obstacles and inadequate support by the institutional institutions (World Health Organization and World Bank, 2011). That is why guidance on disability inclusion reflects the emphasis on systemic changes, including accessible environments, institutional responsibility, and employer practices, instead of individual adjustment (International Labour Organization, 2015).

Why the Conflict Theory of Karachi?

Conflict theory provides a keen instrument on how to bring these strands together into an easily understandable mechanism-based explanation. When accessibility and accommodation are avoided by the institutions and employers because of lax enforcement, the costs are transferred to the PWDs and their families. This is one of the reasons why inequality can be maintained despite the rhetorical support of inclusion: the allocation of expenditures and control over the assets might be biased in terms of preserving the status quo (Pettinicchio et al., 2022). The city of Karachi provides the most effective place to analyze such a situation since it is a place of both opportunities and obstacles, and hence, the contradiction between potential and accessibility stands out particularly clearly.

Methodology

Research Design

The qualitative and exploratory research design used in this study was founded on semi-structured and in-depth interviews with PWDs in Karachi. To identify lived mechanisms of inequality a qualitative approach was chosen, how barriers, stigma, and institutional practices influence perceptions of opportunity and everyday participation. The design is exploratory as opposed to

statistical generalizability in line with the goals of qualitative research (Braun and Clarke, 2006).

Theoretical Framework

The research was informed by conflict theory. The paradigm presumes that social and economic life is an arena of competition over resources and considers institutional arrangements as unequal distribution of costs and benefits. When applied to disability and employment, conflict theory is concerned with how opportunity is distributed through employer-discretion, accessibility, and enforcement of policy, to who can get it, and who is excluded to access it, cost distribution (Pettinicchio et al., 2022).

Sampling and Participants

The subjects underwent recruitment based on purposive sampling to enroll people with disabilities who were able to discuss economic opportunities and limitations within Karachi. The last sample consisted of 10 people; it had both males and females. There were a lot of students involved, which is indicative of the purpose of education, which is to enhance employability in situations where entry into the labor market is viewed as hindered. This writing is analytically significant since the barrier at the entry level (internships, first job access, interviews) is frequently pointed out by the student participants instead of the long-term career development.

Data Collection

The structured interview guide was an open-ended interview guide that was used to collect data through in-depth interviews. The domains of the interview were: perceived accessibility to economic opportunities; comparison to non-disabled people; perceived causes of inequality; job-seeking and employment barriers; societal attitude and prejudice experiences; discrimination experiences; perceived change recommendations; the effect of the Karachi economic condition on them; their coping mechanisms; and the perceived supports. The interviews recorded with permission were feasible and were transcribed in an organized manner to analyze it.

Data Analysis

The thematic analysis was used to analyze the data. In keeping with the steps of Braun and Clarke (2006), the analysis was conducted by means of familiarization with responses, preliminary coding, theme-searching, theme-review and refinement, and generation of a coherent story. Thematically, based on the participant explanations, themes were made inductively and through the conflict-theoretic approach that revealed the

mechanisms of cost-shifting, gatekeeping, and institutional discretion.

Trustworthiness and Ethics

Qualitative credibility was ensured by means of clear reporting of sampling, interview areas and the analysis route between codes and themes (Braun and Clarke, 2006). The ethical issues were informed consent, the confidentiality and anonymity of the details of the participants. Since the conversations involved the experience of discrimination and distress, it was done carefully to present findings without revealing identifiable details and not sensationalizing sensitive experiences.

Results

Results have been grouped into three themes namely, constrained opportunity structures, stigma and prejudice as gatekeeping, and coping and support under economic hardship. In the process, respondents were defining inequality as one that was determined by material availability as well as by social judgment.

Theme 1: Economic Opportunity: Constrained and Conditional.

There are Opportunities, But not Equal Opportunities.

The respondents outlined economic opportunities that PWDs had in Karachi as being limited and uneven. Others have acknowledged that some jobs seem more accessible to PWDs, especially those involving services and communication (e.g. call centers and customer care jobs). This implies that there might be inclusion in narrow channels. Most respondents, however, pointed out that the opportunities still are not adequate to say that there is an equal access and that an opening does not mean they are being hired.

The comparisons that the participants made with the non-disabled were heavily biased towards the disadvantaged. In their description of opportunity disparities, they described it as structural: the non-disabled are allowed to seek a broader variety of employment opportunities with less barriers in their way, whereas PWDs are subjected to an extra set of filters to reduce their viable opportunities. This is consistent with a larger body of evidence that individuals with disabilities have poorer labor market opportunity compared to non-disabled individuals (Pinilla-Roncancio and Gallardo, 2023) and sociological arguments that disability is at the center but overlooked axis of economic inequality (Pettinicchio et al., 2022).

Gatekeeping Through Accessibility.

Accessibility was a barrier that was found several times. Obstacles in public spaces and structures were quoted by the respondents as impediments to mobility and participation. Inaccessibility played a huge part in their narrations, and it is what directly determines whether one can participate in interviews and workplaces at all. This matches other findings on the globe that there are environmental obstacles and enabling environment constraints that limit education and employment participation (World Health Organization and World Bank, 2011).

One of the prominent processes that can be seen in the narrations of respondents is the pre-selection by environment. This makes an inaccessible environment to preclude an individual in reaching the place of interview or even commuting to work before an employer arrives to decide. When this happens, exclusion may become more like individual constraint, as opposed to structural breakdown. In this regard, accessibility acts as an institutional prism, which turns disability into a source of economic disadvantage.

Discretion in Employment and Narrow Inclusion.

Respondents noted that certain organizations are more receptive or more accommodating than others indicating that inclusion is not always guaranteed. Where positive experiences were indicated by the respondents, such experiences were often associated with certain organizations or people to whom they received assistance. However, the reaction of respondents was not to refer to such inclusion as standard. Rather, the positive experiences were being framed as exceptions.

The larger trend is aligned with the findings that the concerns of employers tend to be related to the costs, productivity, and organizational fit to affect hiring and retention (Bonaccio et al., 2020; Kaye et al., 2011). It is also related to the organizational theory that presupposes that workplace treatment of disabled people is dependent on stereotypes and expectations and interacts with organizational contexts (Stone and Colella, 1996).

Theme 2: Gatekeeping Forces of Stigma and Prejudice.

Education to Employment Opportunities is Determined by Social Attitudes.

Attitudes and prejudice in society were explained by respondents as significant determinants of opportunities. They stressed that individuals tend to give more favors to fully able workers, which presupposes that disability elicits competence or dependence assumptions. Other respondents theorized that prejudice may deter even families to invest in education of disabled children, which influence inequality before even joining the workforce.

Such testimonies are consistent with the literature that highlights the fact that disability could be viewed as a stigmatized condition characterized by marginalization and disadvantage (Pettinicchio et al., 2022). They are also echoed by evidence that employer attitudes and misconceptions are causes of unequal participation throughout the employment cycle (Bonaccio et al., 2020; Kaye et al., 2011).

Disrespect, Exclusion and Mental Distress.

The respondents used instances of discrimination against themselves or other people. These testimonies involved recurrent job rejection due to disability, demeaning treatment at the place of work and social exclusion. One respondent recounted terrible psychological damage to a person they were acquainted with, such as the attempt to commit suicide after a long period of negative treatment. These stories show that exclusion is not merely an economic phenomenon but could also impact psychological wellbeing and social inclusion.

Literature is in favor of the notion that stigma and discrimination may constrain opportunities despite the PWDs being eligible and driven. According to field experimental data, the disclosure of disability may decrease the interest of the employer even in the field where productivity cannot be influenced (Ameri et al., 2018). These findings also reflect the larger summaries that record enduring employment inequalities even with official regulations (Vornholt et al., 2018).

Consciousness is Desired, Yet the Respondents Refer to Structural Change.

To respond to the question on how attitudes change, the respondents focused on the aspect of awareness in the forms of education, media, and social messages which included the involvement of influential individuals. The necessity of more powerful legislation and institutional responsibility was also mentioned. This is analytically important because respondents did not consider stigma as culture pure; unawareness was implicit because they realized that accountability and institutional reforms are needed to convert awareness into equality of access.

Such a view is consistent with the notion of the rights-based approaches that focus on eliminating obstacles and banning discrimination as a duty of the state (United Nations, 2006) and with the labor policy recommendations that focus on disability inclusion as a necessity in employment policy cycles (International Labour Organization, 2015).

Theme 3: Surviving and Living in a City with Limited Financial Means.

Karachi Economic Environment Enhances Exclusion.

Respondents further claimed that Karachi has poor economic situations, in the form of lack of jobs and opportunities, which worsen the situation of PWDs. Under tight labor market, employer discretion will rise and inducement to accommodate will fall, further disadvantaging people. This aligns with the overall perception that the marginal groups are weaker in situations where opportunities are limited and competition is high (Pettinicchio et al., 2022).

Coping Mechanisms: Persistence, Adjustment and in Some Cases, Withdrawal.

There were various coping strategies that the participants described. Others stressed perseverance and persisting with applications and trying again. Others have cited whatever work came along including precarious or informal work. Some of them talked of withdrawal and isolation, which means that marginalization may drive people out of both social and economic life.

The main paradox of these strategies is that coping manifests agency yet also indicates a space where extraordinary efforts are required to obtain the status of ordinary participation. The World Report on Disability emphasizes that the high cost of participation and restricted education and employment opportunities is due to the few support services available, and the inaccessible environments (World Health Organization and World Bank, 2011).

Support Systems: Family Dependence, NGO Mediation and Perceived Lack of Institutional Assistance.

Support systems were usually limited by the respondents. Others were quite clear that there is no support organization and nothing useful in Karachi. Other people proposed that NGOs might assist by bridging with the officials or offering specific assistance. Some minorities complained that they were greeted and helped, but these were explained as exceptional rather than customary.

This trend has a conflict-theoretic perspective that implies cost externalization: in the absence of systematic support by institutions, the burden must be borne by individuals and families. International policy underscores that inclusion should be conducted through a coordinated policy and practical assistance, and not ad hoc assistance (International Labor Organization, 2015). The rights regimes also place the support and accessibility as a duty and not as a charity (United Nations, 2006).

Discussion

This study explored how PWDs in Karachi perceive economic opportunities and identify the mechanisms that

produce unequal participation. Three interlocking interpretations emerge: (1) inequality is produced through constrained opportunity structures and environmental gatekeeping, (2) stigma operates as an economic sorting mechanism, and (3) coping strategies reflect both agency and institutional failure.

Inequality is Built into “Ordinary” Opportunity Structures

Respondents described a labor market in which opportunities for PWDs exist in narrow channels rather than across the full range of jobs. This pattern can be read as occupational channeling: PWDs are directed into roles perceived as compatible with disability and low-cost for employers. Even when roles are available, participants described difficulty converting opportunity into employment due to barriers and unequal evaluation.

This resonates with evidence that PWDs face lower opportunity coverage in labor markets (Pinilla-Roncancio & Gallardo, 2023) and supports the sociological claim that disability-based economic inequality is structured and durable, not incidental (Pettinicchio et al., 2022). If disability is treated as peripheral in stratification research, mechanisms such as channeling remain under-examined. Karachi illustrates why such mechanisms matter: the city’s labor market is large, but access is distributed unequally through environment and evaluation.

Accessibility is not “Special” It is Economic Infrastructure

A dominant finding was the role of accessibility in restricting participation. In qualitative terms, respondents presented accessibility as an everyday gatekeeper: it affects whether PWDs can reach interviews, commute, and navigate workplaces. The World Report on Disability emphasizes that enabling environments, including accessible transport and buildings are central to participation in education and employment (World Health Organization & World Bank, 2011). The Karachi accounts align with this view and suggest that inaccessibility functions as a hidden selection system.

This matters for theory. Conflict theory highlights how costs are distributed. Accessibility improvements, ramps, elevators, navigable transport, accessible information require investment and enforcement. When such investment is absent, PWDs pay privately through higher participation costs and lost opportunity. Institutions benefit from avoiding redesign costs and from maintaining “normal” standards that appear neutral but embed able-bodied assumptions. This cost distribution helps explain why inequality persists even when inclusion is rhetorically supported.

Stigma is an Economic Mechanism, Not Merely an Attitude Problem

Respondents described prejudice, rejection, and humiliation forms of stigma that shape labor market outcomes. Such experiences reflect how social evaluation can translate directly into economic exclusion. Organizational research suggests that observers' expectations and stereotypes influence workplace treatment of disabled individuals and that organizational contexts shape whether bias becomes exclusion (Stone & Colella, 1996). Employer-focused research similarly reports concerns about costs and liability and limited awareness as major barriers to hiring and retaining workers with disabilities (Kaye et al., 2011). Bonaccio et al. (2020) further show how employer concerns operate across the employment cycle, suggesting that exclusion can persist even after entry.

Perhaps the most striking interpretive point is that stigma can be psychologically devastating, as reflected in accounts of severe distress experienced by someone known to a participant. This aligns with the broader understanding that discrimination can harm wellbeing and social participation. While this study does not measure mental health outcomes quantitatively, participants' narratives underscore that economic exclusion cannot be fully understood without attention to dignity, belonging, and psychological burden.

Experimental evidence strengthens these interpretations. Ameri et al. (2018) demonstrate that disability disclosure reduces employer interest even in contexts designed to isolate discrimination from productivity concerns. This supports the view that stigma and bias can operate as independent mechanisms of inequality, not merely reflections of objective job requirements.

Rights and Policy are Necessary but Insufficient Without Enforcement

The CRPD provides a strong normative framework for equal participation and non-discrimination (United Nations, 2006). Pakistan's legal and policy landscape includes disability-related employment frameworks and rights-based legislation (Disabled Persons [Employment and Rehabilitation] Ordinance, 1981; ICT Rights of Persons with Disability Act, 2020). Yet respondents' experiences suggest that formal commitments do not automatically produce accessible environments or fair labor market evaluation.

This gap is a major reason the ILO emphasizes integrating disability inclusion into national employment policy cycles with practical implementation mechanisms rather than relying on declarations alone (International

Labor Organization, 2015). A conflict-theoretic interpretation helps explain why implementation gaps can be persistent: when enforcement is weak, employers and institutions can retain discretion and avoid the costs of inclusive redesign, while PWDs continue to bear the burdens.

Coping Strategies Reveal Agency and the Privatization of Inclusion Costs

Respondents reported coping through persistence, informal work, reliance on family, and NGO mediation. These strategies reflect agency under constraint, but they also indicate that institutions do not reliably provide accessible pathways. The more that survival depends on family resources and ad hoc support, the more inequality becomes stratified within the disabled population itself: those with stronger family support can endure longer job searches and invest in education, while those without such support face deeper precarity.

The ILO's emphasis on disability inclusion as a policy and institutional responsibility suggests that reliance on private coping is not a sustainable or equitable model (International Labour Organization, 2015). A conflict-theoretic lens again clarifies the mechanism: inclusion costs are shifted from institutions to individuals. Coping becomes a private substitute for public accessibility.

Limitations

This study is qualitative and exploratory, based on 10 participants in Karachi. Findings illuminate mechanisms and lived perceptions rather than representing population prevalence. The sample includes many students, meaning results may emphasize entry-stage barriers. Disability categories were not systematically compared by type or severity. Future research should broaden sampling, include employer perspectives, and examine how barriers differ across disability types, gender, and socioeconomic status.

Despite these limitations, the study contributes a mechanism-based account of disability-related economic inequality grounded in participants' narratives and consistent with broader evidence on discrimination, employer concerns, and the role of enabling environments (Ameri et al., 2018; Bonaccio et al., 2020; World Health Organization & World Bank, 2011).

Discussion

The paper has delved into the perception of economic opportunities by PWDs in Karachi and uncovered the processes through which unequal participation is generated. A set of three overlapping interpretations can be identified: (1) Inequality is created using limited

opportunity structure and environmental gatekeeping, (2) stigma is a sorting mechanism in the economy, and (3) coping strategies are a product of agency as well as institutional failure.

Prospective Opportunity Structures are Constructed Based on Inequality.

According to the respondents, the labor market is where PWDs have access to opportunities that are confined in a limited band of opportunities instead of in the entire spectrum of jobs. This trend can be interpreted as occupational channeling: PWDs are moved into jobs that they are viewed to be compatible with, and cheap to the employer. Participants reported the non-existence of opportunities to employment in the face of barriers and unfairness even when the opportunities were present.

This echoes the fact that PWDs have a worse coverage of opportunities in labor markets (Pinilla-Roncancio et al., 2023) and substantiates the sociological argument that the organization and maintenance of economic inequality based on disability is not an accident but a systematic pattern (Pettinicchio et al., 2022). When disability is considered peripheral during stratification research, not all the mechanisms like channeling have been thoroughly investigated. Karachi explains why these mechanisms are important: the size of the labor market in the city is high, but the access is distributed unevenly using the environment and evaluation.

It is not an Economic Infrastructure Feature, it is Accessibility.

The most significant conclusion was the accessibility as a limiting factor to participation. Regarding accessibility, respondents classified it as a qualitative gatekeeper: it influences the ability of PWDs to access interviews, commute, and navigate the workplaces. According to the World Report on Disability, the central point of inclusion in education and employment is the enabling environment, such as accessible transport, buildings, and so forth (World Health Organization and World Bank, 2011). These accounts are congruent with the Karachi accounts which indicate that inaccessibility is a hidden selection system.

This matters for theory. Conflict theory brings to the fore the distribution of costs. There are improvements that are necessary and must be made and accessibility maintained through ramps, elevators, transport that can be navigated, and accessible information. The lack of such investment is compensated for by the PWDs who pay more to participate and missed opportunity. Institutions save the cost of redesigning and are given the option of having things as normal that give the impression of being

neutral but are able-bodied assumptions. This allocation of costs is useful in explaining why inequality is there despite the rhetoric of inclusion.

Stigma is not an Attitude Issue but Rather an Economic Process.

Respondents spoke of prejudice, rejection and humiliation-stigma that define the labor market outcome. This kind of experience is an expression of the possibility of social appraisal directly being converted to economic marginalization. According to organizational research, expectations and stereotyping on the part of observers of disabled persons affect how they are treated at work and that certain organizational situations tend to induce bias that leads to exclusion (Stone and Colella, 1996). Empirical studies that focused on the employer also show that costs, and liability, and little knowledge are key obstacles to employing and retaining workers with disabilities (Kaye et al., 2011). Bonaccio et al. (2020) also demonstrates the way employer concerns work throughout the employment cycle, indicating that they may continue to be excluded even after employment.

It is, perhaps, the most dramatic interpretive message that can be psychologically devastating in the sense that one can read about intense distress of a person with whom a participant is acquainted. This correlates with the greater concept that discrimination may be detrimental to the wellbeing and social involvement. Although the research is not quantitative in assessing the results of mental health, the testimonies of the participants confirm that the concept of economic exclusion cannot be explained completely without considering the factors of dignity, belonging, and psychological burden.

These interpretations are supported by experimental evidence. Ameri et al. (2018) show that the disclosure of disability lowers the interest of employers even in situations where the issues of discrimination are intended to be separated into issues of productivity. This substantiates the opinion that stigma and prejudice may be the independent mechanisms of disparity, rather than the mere manifestation of the objective work demands.

There Must be Rights and Policy but There Must be Enforcement.

CRPD ensures a powerful normative model of equal participation and non-discrimination (United Nations, 2006). The legal and policy environment in Pakistan entails the employment regulations and legislation on rights of disabled people (Disabled Persons [Employment and Rehabilitation] Ordinance, 1981; ICT Rights of Persons with Disability Act, 2020). Nonetheless, the

experiences of the respondents indicate that the formal undertakings may not necessarily translate into the availability of environments and equitable labor market assessment.

This is one of the significant reasons why the ILO focuses on adding disability inclusion to the cycles of national employment policies and real implementation systems instead of basing solely on declarations (International Labor Organization, 2015). A conflict-theoretical reading serves to understand why the implementation gaps may be enduring: with the lack of enforcement, employers and institutions still have the discretion and can afford the costs of inclusive redesign, and PWDs still must feel the burdens.

Agency, and the Privatization of Costs of Inclusion, is Shown in the Coping Strategies.

Respondents mentioned they coped by being persistent, working informally, depending on family, and mediating through NGOs. Those are agency strategies as they are constrained, yet they say that the institutions do not necessarily offer available channels. The greater the dependency on resources in the family and ad hoc assistance, the more inequality is stratified even among the disabled themselves: those who have a better family support endure longer job searches and invest in education, whereas the ones who do not have it experience even greater levels of precarity.

The focus of the ILO on the inclusion of disability as a policy and institutional goal helps to conclude that the concept of private coping is not a sustainable and fair paradigm (International Labor Organization, 2015). The conflict-theoretic perspective pours the same mechanism once more: the institutions transfer the costs of inclusion to individuals. Coping is an individual alternative to accessibility.

Limitations

It is a qualitative, exploratory study, which is founded on 10 participants in Karachi. Results are enlightening on mechanisms and lived perceptions as opposed to prevalence in populations. The sample will contain many students, which will result in potential stress on entry-stage barriers. The types and severity of the disabilities were not compared systematically. Future studies are recommended to expand the sampling, take into consideration the employer views, and study the differences in barriers by disability type, gender, and socioeconomic status.

Nevertheless, these limitations do not prevent the study to provide a mechanism-based explanation of the economic inequality linked to disability based on the

narratives of the participants and in line with the overall evidence on discrimination, employer issues, and the influence of enabling environments (Ameri et al., 2018; Bonaccio et al., 2020; World Health Organization and World Bank, 2011).

Conclusion

This qualitative research investigated the perception of economic opportunities by people with disabilities in Karachi as they recognize the obstacles and the way they endure exclusion in a difficult urban economy. There were three fundamental conclusions. To start with, the respondents defined economic opportunity as limited and conditional. Even in areas where some jobs were regarded as comparatively accessible to PWDs, such opportunities were not regarded as avenues but were regarded as limited avenues. Comparisons with non-disabled revealed the structural disadvantage: the opportunities are refracted using environmental access and unequal assessment.

Second, accessibility and stigma were introduced as the mutually reinforcing processes of rejection. Unreachable public spaces and structures limit participation and increase the prices of job seeking and employment privately, which is in line with the evidence in the world that participation environments are critical to participation in education and employment (World Health Organization and World Bank, 2011). In the meantime, stigma and prejudice form economic gatekeeping which affects employer decisions on ability and appropriateness. The studies within the context also record the worries of the employer and the pattern of discrimination throughout the employment cycle (Bonaccio et al., 2020; Kaye et al., 2011), and experimental articles show less interest in the employer in cases of disclosure of disability when productivity should not be a concern (Ameri et al., 2018).

Third, agency under constraint as demonstrated by persistence, family resources and NGO mediation can be seen in coping strategies of the participants, although they also demonstrate weak institutional support ecosystems. In terms of conflict-theoretical paradigm, this will translate to a broader cost distribution: in case of less accessibility and enforcement, inclusion costs are privatized. Rights models, including the CRPD, affirm that equal participation is a duty and not a charity (United Nations, 2006), and labor policy guidance also calls on mainstreaming the inclusion of disability in policy and implementation processes (International Labor Organization, 2015). However, the experience of participants suggests that formal obligations should be accompanied by enforceable accessibility regulations,

responsible employment policies, and supportive mechanisms that should be implemented in practice to transfer the burden of individuals to institutions.

Overall, disability-based economic inequality in Karachi cannot simply be a question of a lack of opportunities. It is created by structural gatekeeping in the built environment, discretion in employer assessment and weak institutional enforcement conditions- conditions that hold PWDs to privately address the barriers that ought to be openly addressed. To deal with this inequality, there must be concerted investment in available environments, employers being responsible and rights-based implementation that makes inclusion a matter of routine and not exceptional.

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