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Social protection:
Guidance for organisations of persons with disabilities (OPDs)

Introduction

This guidance note provides an overview of the key issues relating to social protection and disability inclusion. It highlights key considerations for OPDs working on this topic. It covers:

- What is social protection is, including relevant international frameworks.

- Social protection and disability inclusion.

- Ways for OPDs to take action.

- Resources and further information.

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What is social protection?

[The Universal Declaration of Human Rights (UDHR)](#) of 1948 establishes access to social protection as a **fundamental human right:** "Everyone, as a member of society, has the right to social security" (Article 22). Article 25 of the UDHR states that: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, **disability**, widowhood, old age or other lack of livelihood in circumstances beyond his control."

Detailed minimum standards for the design of nine critical social protection benefits and two financing arrangements (tax-financing and social insurance) are detailed in the [Social Security (Minimum Standards) Convention, 1952 (No. 102)](#). These nine benefits are also reflected in the International Labor Organisation's (ILO) definition of social protection in the [World Social Protection Report (2017-2019)](#):

"Social protection, or social security, is a human right and is defined as the set of policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle. Social protection includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, as well as health protection.

Social protection systems address all these policy areas by a mix of contributory schemes (social insurance) and non-contributory tax-financed benefits, including social assistance." [1,2]

The ILO sets out several social protection guarantees, including access to basic income security, essential healthcare, education, and nutrition. **Tax-financed and contributory income** security programmes are generally referred to as **'national social protection systems',** although public expenditures on social care, social housing, active labour market programmes and national disaster relief [3] are also typically categorised as social protection.[4] Many countries may not have a formal social protection policy but may still implement significant social protection interventions (and vice versa).

Universal coverage refers to the objective of all relevant individuals having access to the nine branches of social security systems identified within the [ILO social security (minimum standards) Convention, 1952 (No. 102)](#), namely benefits relating to unemployment, employment injury, sickness, disability, old age, maternity, childhood, survivorship (widows, orphans), and essential healthcare.

International frameworks on social protection

Access to social protection is a **human right, grounded in the right to social security.** Relevant covenants and conventions include:

- International Covenant on Economic, Social and Cultural Rights (1966): This includes the right to social security, the right to adequate standards of living, and the right to non-discrimination.

- ILO Social Security Minimum Standards Convention 102: Establishes worldwide-agreed minimum standards for all nine social security benefits.

- ILO Social Protections Floors Recommendation 202: Calls for the establishment of nationally defined sets of basic social security guarantees that secure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion. These should comprise:

  - Basic income security for persons in active age who are unable to earn sufficient income, especially in cases of sickness, disability, unemployment, and maternity.

  - Basic income security for children, providing access to nutrition, education, care and any other necessary goods and services.

  - Basic income security for older persons.

  - Access to essential health care, including maternity care.

- Convention on the Rights of Persons with Disabilities (CRPD): The right to social protection is enshrined in article 28 of the CRPD.

- Convention on the Rights of the Child (CRC): Children's rights to social security is enshrined in Article 26.

- Sustainable Development Goal (SDG) 1: Social protection is key to the realisation of SDG1, 'to end poverty in all its forms everywhere', through the implementation of national social protection floors, to ensure no one is left behind.

- Incheon Strategy Goal 4: Highlights the importance of ensuring that persons with disabilities have access to social protection on an equal basis with others, including affordable disability-specific services to enable independent living.

- The Joint Statement: Towards Inclusive Social Protection Systems Supporting Full and Effective Participation of Persons with Disabilities (2019): This aims to build greater consensus between international partners working on the issues of disability and social protection, on the importance of inclusive social protection systems supporting the full and effective participation of persons with disabilities.

Social protection and disability inclusion

Why is social protection important for persons with disabilities?

Access to social protection for persons with disabilities is fundamental for achieving their **effective inclusion and active participation in society** and should be provided in the form of both **accessible mainstream schemes and disability-specific schemes** through application of a twin-track approach to disability inclusion.

Persons with disabilities are often **more likely to experience poverty** than persons without disabilities as, there are many **disability-related extra costs** (see box 1) [5,6] that they and their families face across the life cycle (box 1). Social protection is important to prevent persons with disabilities from living in poverty and to contribute to the disability-related extra costs they face.

Persons with disabilities and their families are estimated to require an additional 12% to 40% more income to obtain the same standard of living as similar households without a member with a disability.[5] When also assessing the cost of goods and services that persons with disabilities would require it can amount to an additional income requirement several times the minimum wage or poverty line.[6] Despite this, only 33.5% of persons with significant disabilities globally, and **less than 10% in low-income countries, receive disability benefits.**[1]

What do inclusive Social Protection systems look like?

International social protection policy guidance advocates for social protection for persons with disabilities that provides both **basic income security** (for protection against poverty) and coverage of disability-related **extra costs** [5,6] (box 1).

Box 1: Disability related extra costs [5,6]

These are the costs that persons with disabilities face to achieve a standard of living equal to those without disabilities. These costs can contribute to increased risk of poverty and/or social exclusion for individuals and households affected by disability. Direct costs can include additional transport costs, additional healthcare costs, and costs of assistance and assistive devices. Indirect costs include those related to lower levels of income due to barriers to education and labour market access, discrimination, and opportunity costs for family members providing unpaid support. Costs are also influenced by environment, infrastructure, geographic location, gender, and other factors. There are practical challenges in trying to set social protection payments to match the true extra cost of disability, as this is hard to measure and varies significantly between individuals.

For social protection systems to be inclusive, they must be designed in a way that is **accessible** for persons with disabilities and **adequate** to ensure a decent standard of living and overcome the additional costs associated with achieving equal social and economic participation. Disability-inclusive design and delivery includes:

- **Participatory and inclusive** policy formulation and implementation mechanisms.

- **Combinations of cash transfers, health care and other services such as rehabilitation and assistive devices**:[7] It is important to ensure that community support services, health and care services, and personal assistance are available, affordable and of adequate quality.

- **Inclusive eligibility criteria:** Eligibility criteria for access to disability-targeted social protection schemes need to be inclusive of the **diversity of disability and other intersectioning experiences and identities** that people experience.

- **Disability responsive benefit levels:** Many mainstream social assistance schemes provide a flat rate benefit that does not respond to individual needs. Efforts should be made to set benefit levels in line with the diversity of needs among persons with disabilities. Benefit levels should ensure **basic income security and be adjusted for disability-related extra costs** (box 1) across the life cycle.

- **Direct payments to the person with disability,** rather than to the household. This facilitates greater control over their own finances and fosters empowerment.

- **Inclusive payment delivery systems:** It is important to ensure accessible registration and payment processes (including digital accessibility), accessible complaints and appeals mechanisms, and disability-inclusive management and organisational processes.

- **Inclusive data systems:** Building disability **registries and inclusive management information systems (MIS)** is a key feature of an inclusive social protection system. It ensures that persons with disabilities are equally included in mainstream schemes and reached by disability-targeted schemes.

Eligibility and assessment

Disability assessment mechanisms are used to determine who is eligible for disability-targeted social protection schemes. The process often includes:

- **Disability identification** (using screening tools to identify who has a disability).

- **Disability determination** (using assessment tools to determine what type of impairment a person has and the level of impact on their functioning).

It is important that these processes are **streamlined and connected to other systems and services,** so that persons with disabilities do not have to go through repeated assessments. Establishment of a **national disability registry** can facilitate this.

Once a person has been determined as eligible for a social protection scheme, **registration systems also need to be inclusive to ensure persons with disabilities can access them.** This includes ensuring information on registration timings, locations, and procedures are accessible to all, transport options and venues are accessible, and any other reasonable accommodations can be met.

Understanding common terminology in Social Protection policy

Social protection policy debates tend to feature refences to several specialist technical terms. It is important that these are understood and used correctly to ensure that dialogue is effective and productive. Some terms OPDs may come across include:

- **Targeting:** Targeting is the process of defining who is intended to benefit from a social protection programme, establishing eligibility criteria for the programme, and determining which individuals or households meet these criteria. Social protection schemes may select participants using a range of criteria including those related to demographic features (e.g., age, sex, disability), geographic location, income/wealth, exposure to disasters, legal status (e.g., refugees, internally displaced persons), employment status etc.

- **Categorical schemes:** Programmes that cover all members of a particular demographic group (e.g., all older people over a certain age threshold) are sometimes referred to as universal-categorical schemes.

- **Poverty-targeted schemes/social assistance:** Programmes that target only poor individuals or households are sometimes referred to as 'poverty-targeted', 'vulnerability-targeted' or 'means-tested'. It has been argued that income threshold should consider the extra costs of disability.

- **Conditionality:** Eligibility for a scheme may be based on one or more conditions, such as regular health centre attendance. A person who does not meet the conditions will not receive the benefit. This can cause exclusion for some persons with disabilities who may face barriers to fulfilling conditionality requirements.

- **Universal coverage:** Refers to the objective of all relevant individuals having access to social protection benefits that cover the nine branches of social security specified in the ILO Social Security (Minimum Standards) Convention 102 (1958), i.e., maternity, childhood, sickness, disability, unemployment, work injury, old age, survivorship, basic health care.

Taking action

OPDs can play an important role in ensuring persons with disabilities are included in the design and implementation of social protection policies, systems development, and programmes. Some ideas for advocacy and advice to actors include:

- **Meaningful participation:** Use the CRPD and other international and national frameworks to ensure persons with disabilities fulfil their right to be involved in policy and programme development dialogue and can influence at every stage of the process.

- **Twin track approach:** Advise on how mainstream social protection schemes, as well as disability-specific schemes, can be inclusive of, and accessible to, persons with disabilities.

- **Budgeting:** Advise on budget allocations to finance inclusive design, reasonable accommodations, extra costs of disability, and accessibility at all stages of the programme cycle.

- **Identification, assessment, and eligibility:** Advise on how disability identification and assessment processes can take a human rights-based approach. They should be aligned with the CRPD in design, process, and outcomes.

- **Communication:** Advise on how information can be conveyed in ways that are understood by everyone (e.g., providing sign language interpretation, visual materials, Braille, audio descriptions, accessible digital formats) and that recipients can use their preferred way of communicating with staff.

- **Registration:** Advise on streamlining of social protection registration processes, including:

  - **Minimising travel** - provide an option for registration to be undertaken at home if required.

  - **Minimising repeated assessment** processes by advocating for, and advising on, development of a comprehensive disability registry and MIS.

  - **Ensuring accessibility of registration points** so that people with disabilities can reach, enter, and use the facilities and services. Ask applicants about any accessibility requirements and/or reasonable accommodations in advance.

- **Payment mechanisms:** Advise on how to make payment mechanisms inclusive by providing a range of options for where, when, and how to access funds; ensuring pay points and self-access terminals (including online/digital platforms) are accessible and easy to use; and recipients have access to the required information and appropriate technology to do so.

- **Grievance and redress:** Advise on how to make complaints mechanisms accessible, including using multiple forms of information and communication.

- **Monitoring and evaluation:** Advise on:

  - Collecting and using **disaggregated disability data** including by gender, economic status, and location (e.g., urban/rural).

  - Monitoring the extent to which programmes **promote the participation** and inclusion of persons with disabilities.

  - Ensuring evaluations include a **review of the experiences** of persons with disabilities relating to every stage of the transfer process.

Resources and further information

Easy Read information

Inclusion International. (Undated) Disability Inclusive Social Protection

- Paper 1: Social protection and access to cash assistance
- Paper 2: Disability-related extra costs in social protection
- Paper 3: Addressing disability related extra costs in social protection
- Paper 4: Social protection and access to health care

General

- Development Pathways, Action Plan & UNESCAP. (2022). Steps to Inclusive Social Protection Systems
- Development Pathways. Accessed on 25th October 2024.
- ESCAP. (2022). Understanding Universal Social Protection
- ESCAP. (2021). How to Design Inclusive Social Protection Systems
- GIZ. (Undated). Inclusive Social Protection Toolkit
- ILO. (2019). Joint Statement Towards Inclusive Social Protection Systems supporting the full and effective participation of persons with disabilities
- ILO, IDA & UNPRPD. (2022). Social Protection for the Inclusion of People with Disabilities
- This website gives an overview of what social protection is and features a number of resources on disability-inclusive social protection.
- The Center for Inclusive Policy has a number of short videos on disability inclusive social protection and the extra costs of disability.

Disability-related extra costs

- Banks, L., & Pollack, S. (undated). [The Economic Costs of Exclusion and Gains of Inclusion of People with Disabilities: Evidence from Low and Middle Income Countries](#)

- Mitra, S., et. al. (2017). [Extra costs of living with a disability: A review and agenda for research.](#) Disability and Health Journal, Volume 10, Issue 4, pages 475 to 484.

- Mont, D. et al (2020). [Considering the Disability-related Extra Costs in Social Protection, Background paper #2, Inclusive Social Protection for persons with disabilities](#)

OPD engagement in Social Protection

- Development Pathways, Access, & Australian Aid. (2022). [Good practices and lessons for meaningful engagement of Organisations of Persons with Disabilities in disability assessment process - Development Pathways](#)

Notes

1 ILO. (2017). [World Social Protection Report 2017-19](#).

2 Some governments, donors, and international organisations deviate from this definition, which can cause confusion.

3 International humanitarian assistance is not considered social protection, as it is not provided by the state.

4 OECD (2019), [Special feature: Government expenditures by functions of social protection and health (COFOG), in Government at a Glance 2019,](#) OECD Publishing, Paris.

5 Mitra, S., Palmer, M., Kim, H., Mont, D., & Groce, N. (2017). Extra costs of living with a disability: A review and agenda for research. Disability and Health Journal, 10(4), 475–484.

6 Mont, D., & Cote, A. (2020). [Considering disability related extra costs in social protection working paper.](#) UNPRPD and Leonard Cheshire.

7 ILO. (2024). [World Social Protection Report 2024-26: Universal social protection for climate action and a just transition](#)