

## BRIEFING

# RESPONSIVENESS OF SOCIAL PROTECTION SYSTEMS IN NEPAL TO THE NEEDS OF PEOPLE WITH DISABILITIES

### Key messages

- People with disabilities are often targeted as key beneficiaries in international social protection frameworks and national social protection systems. **However, little is known on whether the aims of social protection are being met for people with disabilities.**
- Evidence from Nepal indicates that **there is a high level of need for social protection among people with disabilities.** People with disabilities were more likely to be living in poverty and face barriers to developing more sustainable livelihoods due to exclusion from decent work, education and affordable healthcare.
- **While coverage for key entitlements has expanded in recent years, access remains below need.** Key challenges include subjective assessment criteria combined with a lack of training on their implementation; geographic and financial inaccessibility of the application process; low levels of awareness about programmes' eligibility requirements; and lack of compliance in honouring entitlements among relevant service providers. Strengths included the involvement of Disabled Peoples' Organizations (DPOs) in social protection design and implementation, outreach camps to improve the accessibility of the application process, and policy changes such as the removal of quotas to expand coverage.
- **Even when people with disabilities do access social protection, participation often does not guarantee the protection of minimum living standards, let alone the development of stronger livelihoods.** The majority of people with disabilities who were receiving the Disability Allowance were still living in poverty and faced barriers to inclusion in activities that can promote stronger livelihoods.
- **The Disability Allowance amount on its own is insufficient to ensure people with disabilities meet adequate standards of living, especially when they must contend with high extra disability-related expenses.** While other entitlements (e.g. transportation discounts, benefits to promote greater engagement in decent work and education) could also contribute to protecting against poverty and developing stronger livelihoods, their uptake was very low. Furthermore, these entitlements were not always designed appropriately for the contexts in which people with disabilities live.

### Introduction

Due to high levels of poverty and social exclusion, people with disabilities – who comprise upwards of 15% of the global population – have been identified as a key

target group for inclusion in social protection.

Although social protection schemes – either mainstream or disability-specific – are increasingly being implemented in low and middle income countries (LMICs), there is currently a lack of evidence on whether these programmes are adequately reaching and meeting the needs of people with disabilities.

In this briefing note, we outline the main findings from a research report that explores the extent to which social protection systems in Nepal are responsive to the needs of people with disabilities and what lessons can be learnt in the design and delivery of disability-inclusive social protection programmes.

### **Social protection for people with disabilities in Nepal**

Nepal was selected as the setting for this research as it was identified in a rapid-policy analysis of countries in the Asia-Pacific as having a relatively well functioning social protection system, which puts a strong emphasis on the inclusion of people with disabilities.

Most social protection provisions in Nepal are targeted to various vulnerable groups. Disability-targeted entitlements seek to address diverse drivers of poverty and marginalisation. Key benefits include an unconditional cash transfer (the Disability Allowance), transportation discounts, vocational training and employment supports, scholarships and other educational supports. In order to receive any disability-targeted forms of social protection, individuals must first undergo an assessment of disability and be classified into one of four disability card categories, which determine the benefit package an individual is eligible for.

### **What are the needs of people with disabilities that may be addressed through social protection?**

Social protection is designed to ensure adequate standards of living, foster stronger livelihoods and reduce inequalities. In line with these aims, we conducted research in one district in Nepal (Tanahun) to explore the need for social protection among people with disabilities.

- **Many people with disabilities were living in poverty.** Almost a third were living below the international poverty line (less than \$1.90/person/day, purchasing power parity). People with disabilities were 70% more likely to be living in poverty compared to people without disabilities.
- **People with disabilities experienced high extra disability-related expenses** (e.g. extra transport, medical and rehabilitation costs, purchase of assistive devices) that further lowered their standard of living. This indicates that people with disabilities require a higher level of income to maintain a basic standard of living compared to people without disabilities, who do not have to contend with these extra expenses.
- **Spending on healthcare was a major source of extra costs that could contribute to poverty.** Households with members with disabilities were twice as likely to experience catastrophic health expenditures in the previous month. People with disabilities also experienced lower levels of health compared to people without disabilities.
- **People with disabilities faced barriers to accessing education and participating in decent work.** Exclusion in these areas can

propagate poverty and prevent the development of stronger livelihoods.

### **Are people with disabilities accessing social protection?**

Using the 2011 Census prevalence of 1.9% - which has been widely acknowledged as a severe underestimate – coverage of the disability card and Disability Allowance would be 37% and 12% respectively, so it is certain that many people with disabilities are not participating in programmes that they are eligible for.

While access to other disability-targeted benefits or inclusion in non-disability targeted programmes is not tracked nationally, evidence from Tanahun indicates a low uptake of many entitlements.

Key strengths of Nepal's social protection system that promoted access for people with disabilities included:

- **Removal of quotas on the number of Disability Allowance recipients**, which reduces exclusion of people with disabilities from receiving benefits they are eligible for.
- **Strong involvement of DPOs in disability-targeted social protection policy and delivery**, which both ensures representation of people with disability in decision-making as well as helps applicants navigate the process.
- **Streamlining the application process through local outreach camps and shortened assessment protocols**, which reduces the number of visits needed to complete an application and for outreach camps, improves geographic accessibility.

Still, there are areas for improvement:

- **Assessment criteria are subjective, leading to an overreliance on medical documentation of impairments.** Furthermore, assessors frequently do not have adequate training in their implementation. As a result, people with certain forms of disability (e.g. psychosocial conditions, moderate intellectual impairment) have been excluded.
- **Applications are conducted in district capitals.** Reaching application points can be cumbersome for many applicants, particularly people living in rural areas or in poverty, or who have mobility limitations. In contrast, applications for other social assistance programmes are conducted more locally.
- **Low levels of awareness**, either about programmes or their eligibility for them, can hamper access.
- **Service providers often do not honour disability-related entitlements**, particularly for transportation or healthcare discounts. Even when people with disabilities were aware of benefits and had the documentation necessary to access them, they often do not receive them due to poor compliance among service providers.

### **Does participation in social protection address the needs of people with disabilities?**

Even among social protection recipients, there were high levels of poverty and exclusion from activities that could promote stronger livelihoods, indicating that social protection participation is not fully meeting the needs of recipients with disabilities.

Still, it is important to first acknowledge that there are some strengths to the

current system that can be built upon. For example:

- **The value of the Disability Allowance has been doubled** in 2016/17.
- The range of benefits offered indicates **an intention to address multiple drivers of poverty and marginalisation.**
- Disability Allowance recipients reported that receiving the cash transfer and other benefits had positive impacts in areas such as **meeting basic needs, accessing medical care and improved their relationship with other members of their households.**

Factors that could have limited the ability of social protection to meet its intended aims for recipients with disabilities could include:

- **Mismatch in the content of existing benefits and the needs of people with disabilities.** For example, assistive devices and many types of rehabilitation are not covered in either general or disability-specific health benefits. Similarly, vocational training programmes tend to be centralised and do not provide people with disabilities with employable skills based on their individual abilities and the demands of the local job market.
- **Disability Allowance amount on its own is insufficient in ensuring people with disabilities meet adequate standards of living,** especially when they must contend with high extra disability-related expenses. While other entitlements (e.g. transportation discounts, benefits to promote greater engagement in decent

work and education) could also contribute to protecting against poverty and addressing disability-related extra costs, their uptake was very low.

- While social protection may address financial barriers to accessing existing services, **the quality and accessibility of the services themselves may still limit use.** For example, public transportation may be limited/inaccessible while school can be far away or do not offer disability-specific resources or instruction.

### **How can the design and delivery of social protection be improved to better meet the needs of people with disabilities?**

There are many strengths of the system in Nepal which can be built upon to improve the design and delivery of social protection so that it meets its intended aims.

- First, to increase access to social protection entitlements, **the application process should be streamlined to improve financial and geographic accessibility.** Changes could include increasing the use of outreach camps or moving application points from the district-level to more local administrative units, where other social assistance programmes are administered. Furthermore, improving the training of assessors and streamlining the application process could decrease the time needed to reach a decision on an application and ensure more equitable decision-making.
- Second, **the content of benefit packages must be better aligned with the needs of people with**

**disabilities to address the specific challenges people with disabilities face that are propagating poverty and marginalisation.** This could include a combination of further increasing the value of the Disability Allowance and improving the content and uptake of benefits designed to address sources of extra costs and drivers of poverty.

- **Third, for social protection to have maximal benefits, complementary efforts are needed to ensure inclusion of people with disabilities in all elements of society.** Alongside improvements to the social protection delivery and design, addressing barriers to inclusion such as inaccessible built environments, discrimination and lack of quality, affordable healthcare and education can together more effectively reduce poverty and improve living conditions among people with disabilities.