

CBM AUSTRALIA POLICY NOTES

Social protection

The CBMA policy note provides a **high level overview** of our **understanding and policy position** on relevant topics, and outlines our **engagement with these areas** in conjunction with our partners and other areas of the organisation.

Definitions

'**Social protection**' refers to a set of policies and programs financed by the State designed to **support individuals and families in reducing and preventing poverty** and addressing sources of vulnerability and social exclusion throughout their lifecycle.ⁱ Successful social protection programs should **build resilience** to respond to economic, environmental, and social crises and shocks, and foster social inclusion.

Examples

The main forms of social protection include:

- **Social assistance**, such as transfers in cash, vouchers, or in-kind, fee waivers for basic health and education services, and subsidies for food and fuel.
- **Social insurance** providing compensatory support for events such as illness, injury, disability, death of a spouse or parent, unemployment, and shocks affecting livestock and crops.
- **Social care services** to assist those facing social risks such as violence, abuse, exploitation, discrimination and social exclusion.
- **Labour market programs** to promote labour market participation or at least ensure minimum employment standards.ⁱⁱ

Background

The **right to social protection** for people with disabilities is outlined in Article 28 of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) which details that States Parties should recognise the **rights of people with disabilities to social protection without discrimination** and that appropriate steps shall be taken to safeguard the realisation of this right.

This means ensuring access to:

- **appropriate and affordable services**, devices and other assistance for disability-related needs
- **social protection programs and poverty reduction programs**, particularly for women and girls and older people with disabilities
- **assistance from the State with disability-related expenses**, including financial assistance and respite care, for people with disabilities and their families living in poverty
- **public housing programs**
- **retirement benefits and programs**, particularly given the increased incidence of disability alongside older ageⁱⁱⁱ

In addition to the CRPD, the right to social protection is enshrined in **multiple international human rights agreements**, such as the Universal Declaration of Human Rights, International Covenant on Economic, Social, and Cultural Rights, and Convention on the Elimination of All Forms of Discrimination against Women. It is also a **central component of the Sustainable Development Goals** with specific social protection targets under:

- **Goal 1** – End poverty in all its forms everywhere.
- **Goal 3** – Ensure healthy lives and promote well-being for all at all ages.
- **Goal 5** – Achieve gender equality and empower all women and girls.
- **Goal 8** – Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
- **Goal 10** – Reduce inequality within and among countries.^{iv}

Social protection is crucial to uplifting the whole of society and fostering social inclusion, however it plays a particularly important role for people with disabilities. **Persistent barriers and discrimination** prevent people with disabilities from accessing employment, being unable to meet the costs of the healthcare (which are higher for people with disabilities), rehabilitation and support services they require to participate in society on an equal basis with others, and experiencing increased vulnerability to the effects of conflicts and disasters.^v

These barriers lead to people with disabilities being **overrepresented in rates of poverty due to extra costs of living** and requiring higher income in order to achieve an equivalent standard of living as people without disabilities. **People with disabilities with intersecting identities**, such as women and girls, older people, and indigenous people with disabilities, face **greater social insecurity**. Successful social protection systems are designed to address these barriers by enabling universal access to food, healthcare, education, employment, and livelihood activities, as well as ensuring resilience to external shocks.

Inclusive social protection

Establishing inclusive social protection programs is highly important for people with disabilities and benefits the rest of society. Ensuring that social protection is accessible to people with disabilities is vital to curb widening inequalities and promotes inclusive economic recovery.^{vi} Continued exclusion of people with disabilities from social protection impacts society as a whole, with an estimate **3 to 7 percent loss to gross domestic product in low- and middle-income countries while people with disabilities remain excluded from the labour force.**^{vii}

For people with disabilities to benefit from social protection, states must move towards **rights-based social protection systems** and away from traditional disability-welfare approaches that view people with disabilities through a lens of incapacity and do not account for the social barriers to inclusion that have led to their systemic exclusion.^{viii}

Taking a **'twin-track approach' to social protection** is an effective means of facilitating this by **adapting mainstream social protection** to be inclusive of people with disabilities, while also **implementing disability-specific social protection programs**. This could look like adapting Universal Health Coverage schemes to include the costs of assistive devices while separately establishing Personal Support Grants to account for costs such as housing modification, interpreters, or transportation for people with disabilities.^{ix}

Evidence on creating sustainable and inclusive social protection shows that social protection programs must be **designed and delivered in a way that is accessible and relevant to people with disabilities**. For this, it is imperative that people with disabilities are consulted and involved in all stages of design, delivery, and evaluation of social protection schemes. This involves engaging in effective outreach and awareness-raising with people with disabilities to continually monitor, learn, and improve and further increase coverage and uptake.^x

Accessibility is paramount to disability-inclusive social protection so that barriers to inclusion are not perpetuated. Information on programs should be available in accessible formats and relevant social protection facilities should be physically accessible and have reasonable accommodations provided where necessary so that people with disabilities can engage with these programs independently.^{xi}

For **cash-based social protection programs**, many people with disabilities, in particular **people with cognitive or psychosocial disabilities, are restricted accessing payments** due to barriers to opening bank accounts in their own name due to institutional barriers and situations of legal incapacity. This speaks to the importance of CRPD-compliant institutional change so that people with disabilities are granted access to the services necessary for receiving social protection benefits.

CBM Australia's position on social protection

CBM Australia (CBMA) advocates for rights-based disability-inclusive social protection. One of the key calls of our [submission](#) to the International Disability Equity and Rights Strategy, which is set to be released in 2024, is for a **rights-based approach to social service systems to move towards fully inclusive social protection**, particularly considering the **growing interest in disability-inclusive social protection within the Indo-Pacific**.^{xix} Noting Australia's history of supporting social protection within its official development assistance ^{xii} program and its knowledge and skills from the domestic setting, CBMA calls upon the government to increase its investment in social protection within the development program by establishing a Centre for Excellence to consolidate expertise on disability-inclusive social protection.

Inaccessible social protection schemes impact not only people with disabilities but their families and social networks, too. **When social protection schemes do not adequately support people with disabilities, women and girls in particular are also impacted as they are often the ones who take on the role to support family members** with disabilities in the absence of effective support systems. To address this, CBMA's submission calls on the government to ensure all social protection programs have a specific focus on women with disabilities and give particular attention to recognition and redistribution of unpaid care work for women with disabilities and carers.^{xiii}

CBM Australia engagement

In an advocacy capacity, **CBMA will continue to push for the Australian Government to increase its investment in inclusive social protection** in the lead up to the IDEARS publication.

CBMA's partnership work and collaboration with regional organisations of people with disabilities (OPDs) is crucial to ensuring governments in the Indo-Pacific establish robust and inclusive social protection schemes.

In its program work, **CBMA has a history of developing disability-inclusive cash transfer programs in humanitarian response**. The evidence base from these programs can be used to support disability inclusion in cash transfer social protection schemes for government providers.

Annex: Associated resources

CBM Australia – [CBM Australia's International Disability Equity and Rights Strategy \(IDEARS\) submission](#)

- This submission details CBMA's recommendation to the Australian government on social protection in addition to other detailed recommendations to improve disability equity in international development.

CBM Global – [Disability inclusive cash assistance: Lessons from practice in humanitarian response](#)

- This collection of case studies describes lessons learned from seven inclusive humanitarian cash transfer projects where cash-based interventions (CBI) were used to ensure equal access and benefit for people with disabilities and other groups at risk of being left behind in humanitarian response. There are opportunities to learn from CBM's projects using CBI with cash-based social protection programs in development settings.

Department of Foreign Affairs and Trade (DFAT) – [Guidance note on social protection and disability](#)

- This guidance note provides an overview of key issues to consider when designing, implementing, and reviewing social protection programs to ensure that people with disabilities are included.

Development Pathways – [Leaving No-one Behind: Building Inclusive Social Protection Systems for Persons with Disabilities](#)

- This report provides a highly detailed look into how to make social protection schemes more inclusive of people with disabilities. It outlines the challenges and barriers facing people with disabilities in social protection, how to invest in different forms of inclusive social protection, and the impacts of social protection on the lives of people with disabilities. It is anchored in research from seven low- and middle-income countries.

International Labour Organisation (ILO) & International Disability Alliance (IDA) – [Joint statement: Towards inclusive social protection systems supporting the full and effective participation of persons with disabilities](#)

- This statement, facilitated by the ILO and IDA and supported by 17 international organisations and development partners, sets out the specific risks and vulnerabilities faced by people with disabilities and their families

and how effective and inclusive social protection systems can reduce and prevent poverty, protect them from external shocks, and enable full participation and inclusion in society.

Pacific Disability Forum – [Guideline on pre-condition to inclusion](#)

- This document, written in the context of the COVID-19 response, serves to provide advice on how to **ensure that the pre-conditions to inclusion are integrated within COVID-19 response efforts**, which includes social protection.

SPACE (Social Protection Approaches to COVID-19) – [The case for including persons with disabilities in social protection in Pacific Island Countries](#)

- This paper provides advice for OPDs in the Pacific to support their advocacy for disability-inclusive social protection. It outlines the benefit of inclusion in social protection programs and evidence-based actions that contribute to disability-inclusive social protection.

United Nations –

[Convention on the Rights of Persons with Disabilities](#)

- The Convention is integral in understanding social protection and its role in ensuring people with disabilities can enjoy all human rights in an equal basis with others.

[Report of the Special Rapporteur on the rights of persons with disabilities](#)

- This report by the former Special Rapporteur on the rights of persons with disabilities focuses on social protection and is intended to provide guidance to states and other actors on the necessary requirements for creating disability-inclusive social protection schemes in line with the Convention of the Rights of Persons with Disabilities.

United Nations Economic and Social Commission for Asia and the Pacific (UN ESCAP) – [How to Design Disability-Inclusive Social Protection](#)

- This policy guide provides a clear and understandable explanation of the key concepts and schemes necessary for inclusive social protection and why social protection is important for people with disabilities.

United Nations Office of the High Commissioner for Human Rights (OHCHR)
– [Policy Guidelines for Inclusive Sustainable Development Goals: No Poverty](#)

- This resource provides detailed insight and advice on the barriers that lead to poverty for people with disabilities and the improvements necessary for social protection systems to be CRPD-compliant and inclusive.

ⁱ ILO (International Labour Organisation) (2017), [World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals](#).

ⁱⁱ GSDRC (Governance and Social Development Resource Centre) (2019), [Social Protection Topic Guide](#).

ⁱⁱⁱ UN (United Nations) (2006), [Convention on the Rights of Persons with Disabilities](#).

^{iv} GSDRC (Governance and Social Development Resource Centre) (2019), [Social Protection Topic Guide](#).

^v ILO & IDA (International Disability Alliance) (2019), [Joint statement: Towards inclusive social protection systems supporting the full and effective participation of persons with disabilities](#).

^{vi} OHCHR (United Nations Office of the High Commissioner for Human Rights) (2020), [Policy Guidelines for Inclusive Sustainable Development Goals: No Poverty](#).

^{vii} OHCHR (2020), [Policy Guidelines for Inclusive Sustainable Development Goals: No Poverty](#).

^{viii} UN (2015), [Report of the Social Rapporteur on the Rights of Persons with Disabilities](#).

^{ix} ILO & IDA (2019), [Joint Statement Towards Inclusive Social Protection Systems Supporting the Full and Effective Participation of Persons with Disabilities](#).

^x SPACE (Social Protection Approaches to COVID-19) (2021), [The case for including persons with disabilities in social protection in Pacific Island Countries](#).

^{xi} ILO & IDA (2019), [Joint Statement Towards Inclusive Social Protection Systems Supporting the Full and Effective Participation of Persons with Disabilities](#).

^{xii} CBMA (CBM Australia) (2023), [CBM Australia's International Disability Equity and Rights Strategy Submission](#).

^{xiii} CBMA (2023), [CBM Australia's International Disability Equity and Rights Strategy Submission](#).