

## ⑤ Vulnerable groups: Specific needs and challenges

### 5.1 Children

Children are more vulnerable to malnutrition, disease and abuse than adults, and are overrepresented among the poor (UNICEF & World Bank, 2016). Three elements of child vulnerability are: (1) biological and physical needs; (2) strategic needs (children's limited levels of autonomy and dependence on adults); and (3) institutional invisibility and lack of voice in policy agendas (Roelen & Sabates-Wheeler, 2012). There is a window of opportunity for investing in children, with diminishing rates of return the older they get (UNICEF, 2012).

The purpose of social protection targeted at children is to help meet their basic needs, build their human capital, overcome barriers to access services, and strengthen families' capacity to care for children (UNICEF, 2019a). Social protection supports caregivers, who may be parents, grandparents or other guardians, to meet children's needs and to support children's access to health, education and care services. The Joint Statement on Advancing Child-Sensitive Social Protection (DFID et al., 2009) outlines the appropriate design, implementation and evaluation of child-sensitive social protection programmes.

The vast majority of children still have no effective social protection **coverage**, with only 35% of children globally receiving social protection benefits (ILO-UNICEF, 2019: 2). There is great regional variation: 87% of children in Europe and Central Asia and 66% in the Americas receive benefits, but only 28% of children in Asia and the Pacific and 16% in Africa do so (ibid.). A positive trend is the expansion of cash transfers for children, with countries such as Argentina, Brazil, Chile and Mongolia moving to universal coverage (ibid.).

Social protection has **wide-ranging impacts** for children (ibid.: 12). Evidence shows social assistance programmes (cash transfers, public works programmes and food transfers/vouchers) can improve household economic security, including increased food security, with direct impact on child poverty (UNICEF-ESARO/Transfer Project, 2015; Bastagli et al., 2016).

Impacts of cash transfers on nutrition outcomes such as stunting are less clear (de Groot et al., 2015) (see [Section 4.4: Nutrition](#)). In child and maternal health, social protection can reduce cost-related barriers to services, including transport costs, user fees and costs

of medicines, but three reviews of cash transfers found no measurable impacts on fertility, or maternal or infant mortality (ILO-UNICEF, 2019). The [UNICEF-ESARO/Transfer Project \(2015: 25\)](#) highlights the impact of UCTs on HIV outcomes, particularly HIV prevention among adolescents, drawing on emerging evidence from the South Africa Child Support Grant and the Kenya Cash Transfer for Orphans and Vulnerable Children. Impacts include reducing risky behaviour and sexual exploitation and delaying sexual debut (ibid.).

Meanwhile, there is significant evidence that cash transfers in various countries have had positive impacts on school enrolment and attendance, while fewer studies have addressed learning outcomes, perhaps due to the complex dynamics behind them (UNICEF-ESARO/Transfer Project, 2015; Bastagli et al., 2016) (see [Section 4.2: Education](#)). Long-term evidence on the impact of conditional cash transfers in Latin America finds that programmes help children to achieve better grades and enable completion of higher levels of schooling (Molina Millán et al., 2019: 141). The relationship between poverty, cash transfers and child protection issues is also complex, and under-researched (ILO-UNICEF, 2019). Three possible channels through which social transfers can influence child protection outcomes are: 'direct effects observed where the objectives of social transfers are explicit child protection outcomes; indirect effects where the impact of social transfers on poverty and exclusion leads to improved child protection outcomes; and potential synergies in implementation of social transfers and child protection' (Barrientos et al., 2013: 4).

[ILO-UNICEF's 2019](#) summary reminds us that while social protection and cash transfer programmes in particular offer opportunities for addressing child poverty, 'expanding cash transfer programmes must not come at the expense of good-quality services, which are essential for families to use transfers to support the success of their children' (ibid.: 12).

### Key texts

- > ILO-UNICEF. (2019). *Towards universal social protection for children: Achieving SDG 1.3*. ILO-UNICEF Joint Report on Social Protection for Children. New York & Geneva: UNICEF and International Labour Office.

This joint report reflects recent developments in social protection for children living in poverty and expands on child poverty information by providing data on monetary and multidimensional child poverty. Building on Chapter 2 of the World Social Protection Report (ILO, 2017) and research from UNICEF, this update has a specific focus on recent developments related to universal child grants (UCGs).

- > **UNICEF-ESARO/Transfer Project. (2015). *Social cash transfer and children's outcomes: A review of evidence from Africa*. New York: UNICEF.**

This study summarises the evidence of the impact of social cash transfers in Africa. It concludes that these transfers 'have demonstrated an impact on a wide range of outcomes for children... in terms of human capital... as well as on economic development and on community and social dynamics' (pp. vi-vii). It identifies operational lessons, noting that the range of results across countries is affected by: (i) size of transfer; (ii) predictability of payments; (iii) profile of beneficiaries; (iv) conditionality; and (v) national ownership.

- > **Roelen, K., & Sabates-Wheeler, R. (2012). *A child-sensitive approach to social protection: Serving practical and strategic needs*. *Journal of Poverty and Social Justice*, 20(3), 291-306.**

Child-sensitive social protection (CSSP) has gained considerable momentum, particularly in a developing country context. CSSP requires a critical perspective and for context to guide its design and delivery. Claims about what makes social protection child-sensitive are often based on (widely agreed) assumptions rather than sound evidence about what works for children in a particular situation. There are no universal truths about how to design and deliver child-sensitive social protection. CSSP need not be a separate form of social protection; all types of interventions have the potential to carry a degree of child-sensitivity, although no current set of interventions can be considered child-sensitive across the board.

- > **Sanfilippo, M., Martorano, B., & De Neubourg, C. (2012). *The impact of social protection on children: A review of the literature* (Working Paper 2012-06). Florence: UNICEF Office of Research.** Reviewing evidence on the impact of social protection programmes in the developing world, this paper assesses which channels can maximise the benefits of social protection for the different dimensions of children's wellbeing. The analysis concludes that cash transfers can have a substantial impact on reducing the monetary poverty of children as well as compensating for the foregone income from child labour.

See also:

- > **Machado, A., Bilo, C., Soares, F., & Osorio, R. (2018). *Overview of non-contributory social protection programmes in the Middle East and North Africa (MENA) region through a child and equity lens*. Brasília & Amman: International Policy Centre for Inclusive Growth and UNICEF Middle East and North Africa Regional Office.**
- > **Peterman, A., Neijhoft, A., Cook, S., & Palermo, T. (2017). *Understanding the linkages between social safety nets and childhood violence: A review of the evidence from low- and middle-income countries*. *Health Policy and Planning*, 32(7), 1049-1071.**
- > **Pozarny, P. (2016). *Impacts of social protection programmes on children* (GSDRC Helpdesk Research Report 1381). Birmingham: GSDRC, University of Birmingham.**
- > **Barrientos, A., Byrne, J., Villa, J. M., & Pena, P. (2013). *Social transfers and child protection* (Working Paper 2013-05). Florence: UNICEF Office of Research.**

## 5.2 Women and girls

Women often need social protection as they are disproportionately vulnerable due to lack of capital, high wage differentials and gendered work norms, bearing the responsibility for childcare, and exclusion from basic services. Women's poverty increases during reproductive years when they have children and take up socially assigned care and domestic responsibilities (World Bank, 2018a: 6).

However, women tend to be excluded from social protection. To meet their domestic responsibilities, women either stop work or work part time in insecure, lower paid, informal, and often 'invisible' sectors (Ulrichs, 2016). This limits their access to contributory social protection (as they are less able to pay into these schemes and/or meet conditions such as salary, working hours and years), leaving them with access (at best) to less adequate non-contributory schemes such as social assistance. The ILO (2017: xxxi) reports that globally 'only 41.1 per cent of mothers with newborns receive a maternity benefit, while 83 million new mothers remain uncovered'. This masks large regional differences; for example, only 15.8% of mothers with newborns receive a maternity benefit in Africa (ibid.: 27).

There is growing policy commitment to ensuring social protection has a positive impact on gender equality. This is reflected in growing attention to a wider range of outcomes beyond immediate programme objectives related to poverty, food security and human development,

including intra-household gender dynamics and, more recently, women's experience of intimate partner violence (Buller et al., 2018: 3). In 2018, the 63rd session of the Commission on the Status of Women (CSW) discussed social protection for the first time, with the priority theme of *Social protection systems, public services and sustainable infrastructure for the empowerment of women and girls*. The **negotiated outcome** includes progressive language on social protection.

The evidence shows that social protection can support improved gender equality. Programmes have positively impacted women and children's health, girls' education, and women's knowledge levels and empowerment within the household and community. Outcomes include reduced violence against women including reduced intimate partner violence, employment and livelihoods impacts and productive inclusion, as well as positive impacts on child marriage and safe adolescent transitions (increased age of sexual debut, reduced number of sexual partners, HIV infections, etc.).

The global review of cash transfers from 2000 to 2015 found that interventions have a particularly positive impact on **education and employment** of women and girls (Hagen-Zanker et al., 2017, summarising findings from Bastagli et al., 2016). In general, women and girls benefit more from transfers than men and boys (ibid.). The review highlighted that a 'small evidence base suggests that the impacts of cash transfers are not necessarily determined by the sex of the main recipient' (ibid.).

On empowerment, the review found that cash transfers can increase **women's decision-making power and choices**, including those on marriage and fertility, and **reduce physical abuse** by male partners (Bastagli et al., 2016). Three potential pathways for cash transfers' impact on intimate partner violence are on economic security and emotional wellbeing, intra-household conflict, and women's empowerment. A recent review found that while the economic security and wellbeing pathway decreases intimate partner violence, the other two pathways have 'ambiguous effects depending on program design features and behavioural responses to program components' (Buller et al., 2018: 2). The study concludes that 'program framing and complementary activities, including those with the ability to shift intra-household power relations[,] are likely to be important design features to maximize the impact of cash transfers for reducing IPV [intimate partner violence], and mitigating potential adverse impacts' (ibid.). For more on social protection and women's empowerment, see **Section 4.5: Empowerment**.

Other research has highlighted **mixed findings and some questions over the sustainability of impacts** of cash transfers on various indicators of gender equality.

Baird et al. (2016), using experimental control groups, assessed the relative effects of CCT and UCT programmes targeted to adolescents for two years. They found two years after the programme 'significant declines in HIV prevalence, teen pregnancy, and early marriage' among unconditional cash transfer beneficiaries 'evaporated quickly' (ibid.). However, 'children born to unconditional cash transfer beneficiaries during the program had significantly higher height-for-age z-scores at follow-up' (ibid.). Looking at the effects of the conditional cash transfer programme, they found that conditional transfers offered to out-of-school girls 'produced a large increase in educational attainment and a sustained reduction in the total number of births', but 'no gains in health, labour market outcomes, or empowerment' (ibid.).

Turning to **crisis contexts**, women are disproportionately affected by crisis and often play a role in filling gaps in service delivery during crisis. However, there is limited evidence on cash transfers and gender outcomes in crisis contexts, an under-researched area. A review of the evidence cites emerging mixed findings of cash relieving household tensions in humanitarian contexts and improving women's decision-making while also risking additional burdens being imposed on women and reinforcing gender stereotypes (Simon, 2018).

Research highlights that conditional cash transfers relying on female recipients tend to reinforce and draw on 'traditional' values which assume **women's role as primary caregivers** in families. This only empowers women as mothers and carers, not as individuals (Molyneux, 2008). Beneficiary women cannot always increase their control over household income, while conditions and other changes may increase their domestic workload and time burden (Holmes & Jones, 2010). Hagen-Zanker et al. (2017: 2, 5) found cash transfers sometimes increased how long women spent on domestic work, alongside younger girls spending less time as they attended school more regularly. Critical feminist analysis is sceptical of the capacity of conditional cash transfers to transform the root causes of women's poverty and subordinate social status, while qualitative research among women conditional cash transfer recipients in Uruguay, Nicaragua, Mexico and Peru studies have shown how programmes generate an undue burden on women's time (Cookson, 2018: 5, 8). Also discussed in **Section 4.5: Empowerment**.

## Key texts

- > Buller, A. M., Peterman, A., Ranganathan, M., Bleile, A., Hidrobo, M., & Heise, L. (2018). *A mixed-method review of cash transfers and intimate partner violence in low and middle-income countries* (Innocenti Working Papers 2018-02). Florence: UNICEF Office of Research – Innocenti.

This mixed methods review of studies in low- and middle-income countries explores the causal link between cash transfers and intimate partner violence. It proposes three pathways through which cash transfers could impact intimate partner violence: (1) economic security and emotional wellbeing, (2) intra-household conflict, and (3) women's empowerment.

- > Hagen-Zanker, J., Pellerano, L., Bastagli, F., Harman, L., Barca, V., Schmidt, T., & Laing, C. (2017). *The impact of cash transfers on women and girls: A summary of the evidence*. London: ODI.

This paper summarises the findings on impacts on women and girls from the Bastagli et al. (2016) cash transfer review (see summary in [Section 4.1: Poverty, inequality and vulnerability – Key texts](#)).

- > World Bank Independent Evaluation Group. (2014). *Social safety nets and gender learning from impact evaluations and World Bank projects*. Washington, DC: World Bank.

A systematic review of evidence on social safety nets and gender from impact evaluations and World Bank Group's projects. It analyses the evidence on increasing women's bargaining power and decision-making, improving education outcomes of boys and girls, and promoting maternal and child health.

- > Holmes, R., & Jones, N. (2010). *Rethinking social protection using a gender lens* (Working Paper 320). London: ODI.

To what extent is social protection programming reinforcing women's traditional roles and responsibilities, or helping to transform gender relations in economic and social spheres? This paper synthesises multi-country research, finding that the integration of gender into social protection approaches has so far been uneven at best. Broader policy commitment to gender equality and women's empowerment is not often reflected in social protection objectives. Overall, a comprehensive approach to tackling gender-specific vulnerabilities has been limited. However, all the programmes studied had both intended and unintended effects on women and gender relations. Attention to dynamics within the household can help to maximise positive programme impacts and reduce potentially negative ones.

See also:

- > Chopra, D., with Ugalde, A. (2018). *Initiating women's empowerment; achieving gender equality: Interlinkages amongst social protection, infrastructure and public services*. Background paper for UN Women Expert Group Meeting Sixty-third session of the Commission on the Status of Women (CSW63), 13–15 September 2018, New York.

- > Cookson, T. P. (2018). *Unjust conditions: Women's work and the hidden cost of cash transfer programs*. Oakland: University of California Press.
- > Iyehen, I. (2018). *Making social protection gender-responsive. Lessons from UN Women's work in the Eastern Caribbean*. New York: UN Women.
- > Baird, S., McIntosh, C., & Özler, B. (2016). *When the money runs out: Do cash transfers have sustained effects on human capital accumulation?* (Policy Research Working Paper 7901). Washington, DC: World Bank.
- > Ulrichs, M. (2016). *Informality, women and social protection: Identifying barriers to provide effective coverage* (Working Paper 43). London: ODI.

## Other resources



Online community – Gender-sensitive social protection on [socialprotection.org](http://socialprotection.org). Chaired by International Policy Centre for Inclusive Growth (IPC-IG) and FAO. Webinars and other resources available to members.



Social protection and gender equality webinar series funded by UKAid and convened by ODI, organised around the sixty-third session of the Commission on the Status of Women (CSW63), New York, March 2019.

- *Realising rights: How can gender social protection advance gender equality?* On the different approaches to advancing gender equality with a focus on women in the labour market and social protection for unpaid care work. (1hr:01:10)
- *The politics of gender-responsive social protection*. (1hr:16:25)
- *Financing gender responsive social protection*. (1hr:21:55)

## 5.3 Older people

Challenges faced by older people include: lack of access to regular income, work and health care; declining physical and mental capacities; and dependency within the household (Sepulveda, 2010). Without income or work, older people tend to depend on others for their survival. They also usually have greater need for health-care services and for domestic help. Women are likely to live longer than men, but becoming a widow may increase vulnerabilities if they have no land rights, assets, or mobility to seek employment (*ibid.*).

Many older people in lower-income countries do not have access to social protection. Older people's



interaction with social protection is usually in the form of an old-age pension, a type of cash transfer. Contributory pensions are limited as they rely on formal employment, and coverage rates are low in low- and middle-income countries (Holzmann et al., 2009). This also has a gender dimension as fewer women than men are in the formal sector (ibid.). However, 'significant progress has been made in extending pension system coverage', with 'a noticeable trend in developing countries... [of] the proliferation of non-contributory pensions, including universal social pensions' (ILO, 2017: 75). 'Today almost all Latin American countries have [social pensions], whereas Sub-Saharan Africa economies have some of the largest old-age social pensions systems in terms of the share of the elderly population covered' (World Bank, 2018: 73). Social pensions therefore address a gap for poor people, particularly women, and are politically popular (ADB, 2012). Older people, usually women, may also care for grandchildren, and may receive child benefits for them. There is a strong trend for this household role in sub-Saharan Africa, with less evidence from other regions.

## Key texts


- > International Labour Office Social Protection Department (2018). *Social protection for older persons: Policy trends and statistics 2017–19* (Social Protection Policy Paper 17). Geneva: ILO. This policy paper analyses global trends and recent policies on pensions for older people. It looks at how pension coverage has been extended in many low- and middle-income countries, through a mix of contributory and non-contributory schemes.
- > Sepulveda, M. (2010). *The question of human rights and extreme poverty*. Report of the independent expert to the United Nations General Assembly, Human Rights Council, Fourteenth Session on 31 March 2010. This UN report examines whether social pensions help realise the right to social security and an adequate standard of living. It highlights that large numbers of people work outside formal employment and traditional informal support systems for older people are changing under the pressure of increased longevity, widespread poverty, HIV/AIDS and migration. The report recommends that states recognise social pensions as critical elements for the progressive realisation of the right to social security for older people.
- > Holzmann, R., Robalino, D., & Takayama, N. (2009). *The role of social pensions and other retirement income transfers: Closing the coverage gap*. Washington, DC: World Bank.

This book has four specific objectives: (a) to discuss the role of retirement income transfers in the context of a strategy for expanding old-age income security and preventing poverty among the elderly; (b) to take stock of international experience with design and implementation; (c) to identify key policy issues that need to receive attention during the design and implementation phases; and (d) to offer some preliminary policy recommendations and propose next steps.

See also:

- > HelpAge International. (2017). *Cash transfers and older people's access to healthcare: A multi-country study in Ethiopia, Mozambique, Tanzania and Zimbabwe*. London: HelpAge International.
- > HelpAge International. (2016). *Work, family and social protection: Old age income security in Bangladesh, Nepal, the Philippines, Thailand and Vietnam*. Chiang Mai: HelpAge International, East Asia/Pacific Regional Office.
- > Azra, C. (2015). *The gender dimensions of pension systems: Policies and constraints for the protection of older women* (Discussion Paper 1). New York: UN Women.
- > ADB. (2012). *Social protection for older persons: Social pensions in Asia*. Manila: Asian Development Bank.

## Other resources

 'Social protection for older people in Africa'. A series of linked videos. (2010). HelpAge International.

- Social protection for older people in Africa – overview. (4m:07)
- Case study from Mauritius, where a universal, non-contributory pension has been implemented since 1958. (9m:56)
- Case study from Namibia, where a universal pension has been implemented for the last 20 years. (8m:13)

## 5.4 People with disabilities

People with disabilities comprise 15% of the world's population, with the majority living in low- and middle-income countries (ILO, IDA et al., 2019: 1). Social protection plays a critical role for people with disabilities, as they 'face barriers to accessing employment, education, health care and disability-related services, and to earning enough income to cover both ordinary and disability-related costs, severely restricting their escape from poverty' (ibid.: 4). What type of support

is needed depends on ‘the type and severity of impairment, environment, age, gender, ethnicity, poverty and other grounds for discrimination’ (*ibid.*: 4). Disability intersects with other inequalities, meaning women with a disability and older people with a disability (for example) may need special consideration.

Disability is rising up the social protection agenda. However, while social protection frameworks (such as the social protection floors) recognise the needs and rights of people with disabilities to social protection, beyond identifying people with disabilities as a vulnerable group, there has been a lack of comprehensive strategies for their inclusion (*Banks et al., 2017*: 225). In 2019, the ILO, the International Disability Alliance (IDA) and others released the *Joint Statement Towards Inclusive Social Protection Systems Supporting the Full and Effective Participation of Persons with Disabilities* to guide and support future action to ensure that social protection systems take into account the rights of persons with disabilities and support their full and effective participation.

*Kidd et al. (2019)*: iii) identify four relevant **categories of social protection programmes** for people with disabilities: ‘disability-specific schemes, for which only persons with disabilities are eligible; disability-relevant schemes, which are largely accessed by persons with disabilities (old age and veterans’ pensions); targeted mainstream schemes, for which “capacity to work” is a key criterion; and, mainstream schemes for which persons with disabilities are usually eligible on an equal basis to others’.

Social protection **coverage** of persons with and without disabilities is known to be low in most low- and middle-income countries, although limited data disaggregation means there is little accurate data on coverage of people with disabilities by mainstream social protection programmes. There is some evidence that coverage varies by type and severity of functional limitation, although this varies by country, with, for example, coverage slightly lower for those with the most profound functional limitations in South Africa (*Kidd et al., 2019*: iv). Failing to address barriers to inclusion (such as inaccessibility of administration and service procedures and centres, communication barriers, discriminatory attitudes of administrators, limited awareness of eligibility for programmes, targeting errors, among others) can lead to exclusion for people with disabilities (*Banks et al., 2017*: 225; *Devandas Aguilar, 2017*: 56). Barriers arise at policy, design and implementation levels (*Kidd et al., 2019*).

There is **limited evidence on the impact** of social protection schemes on persons with disabilities in low- and middle-income countries. A small number of

disability-specific benefits have been evaluated (*Kidd et al., 2019*: v). These report some impact on consumption, education, health, livelihoods and psychosocial wellbeing.

Meanwhile, few mainstream social protection programmes adjust their poverty threshold for inclusion to account for the **extra costs of disability**, which can substantially deplete a household’s income and lower standards of living (*Banks et al., 2017*: 234; *Devandas Aguilar, 2017*). Similarly, country studies by the London School of Hygiene & Tropical Medicine highlight that the low value of transfers that do not cover disability-related costs, which are insufficient for achieving a minimum standard of living, let alone the development of stronger livelihoods (Vietnam study – *Banks et al., 2018b*), as well as the poor alignment of benefit content with the needs of people with disabilities (e.g. not covering disability-specific health-care services and devices) (among other issues) (Nepal study – *Banks et al., 2018a*).

Growing evidence shows that **conditionality** attached to CCTs can exclude people with disabilities owing to structural barriers (e.g. the lack of accessible information that impedes deaf people from participating in training or meetings with social services) (*Devandas Aguilar, 2017*: 58). While some CCT programmes have exempted people with disabilities from these conditionalities, supporting people with disabilities in meeting conditionalities can be an opportunity to invest in human capabilities to promote social inclusion and active participation (*ibid.*). This requires ‘an intersectoral intervention... to guarantee access to the required services by persons with disabilities and their families’ (*ibid.*).

To avoid ‘benefit traps’, income security and disability-specific assistance should be designed as separate but complementary interventions to get the right balance between labour inclusion and providing an adequate level of income security for people with disabilities (*ibid.*: 56).

## Key texts

> Kidd, S., Wapling, L., Schjoedt, R., Gelders, B., Bailey-Athias, D., Tran, A., & Salomon, H. (2019). *Leaving no-one behind: Building inclusive social protection systems for persons with disabilities* (Working Paper). Orpington: Development Pathways.

How can social protection systems and schemes be more inclusive of persons with disabilities? This paper answers the question through a review of relevant literature, an analysis of household survey datasets and seven low- and middle-income country case studies: Brazil, India, Kenya, Mauritius, Rwanda, South Africa and Zambia.

- > Banks, L. M., Mearkle, R., Mactaggart, I., Walsham, M., Kuper, H., & Blanchet, K. (2017). Disability and social protection programmes in low- and middle-income countries: A systematic review. *Oxford Development Studies*, 45(3), 223–239.

This systematic review finds that in low- and middle-income countries people with disabilities' 'access to social protection appears to fall far below need', with benefits 'mostly limited to maintaining minimum living standards' (p. 223). The review highlights the need for high-quality, robust evidence on this topic, in particular broader assessments of social protection outcomes, research that unpacks 'disability' by gender, age and impairment types, and comparative research of access to social protection between beneficiaries with and without disabilities.

- > Devandas Aguilar, C. (2017). Social protection and persons with disabilities. *International Social Security Review*, 70(4), 45–65.

This article by the United Nations Special Rapporteur on the rights of persons with disabilities sets out the potential of well-designed social protection programmes to directly improve persons with disabilities' enjoyment of their rights, including by promoting active citizenship, social inclusion and community participation. However, many national social protection systems have embedded traditional charity and medical approaches, thereby 'deepening the dependence, segregation and institutionalization of persons with disabilities' (p. 46).


See also:


- > Banks, L. M., Walsham, M., Neupane, S., Neupane, S., Pradhananga, Y., Maharjan, M., ... & Kuper, H. (2018a). Disability-inclusive social protection

research in Nepal: A national overview with a case study from Tanahun district (International Centre for Evidence in Disability Research Report). London.

- > Banks, L. M., Walsham, M., Van Minh, H., Duy Kien, V., Quynh Mai, V., Thu Ngan, T., Bich Phuong, B., Ha Son, D., Bao Ngoc, N., Thi Thuy Duong, D., Blanchet, K., & Kuper, H. (2018b). Disability-inclusive social protection in Vietnam: A national overview with a case study from Cam Le district (International Centre for Evidence in Disability Research Report). London.
- > DFAT. (2014). Disability and social protection: Technical guidance note – 2014. Canberra: Department of Foreign Aid and Trade (Australia).
- > Rohwerder, B. (2014). Disability inclusion in social protection (GSDRC Helpdesk Research Report 1069). Birmingham: GSDRC, University of Birmingham.
- > Development Pathways: The Disability Benefit Database.

## Other resources

 Adapting the graduation approach for people with disabilities. (2017). Recorded by CGAP with Fonkoze, Trickle Up, & Pakistan Poverty Alleviation Fund. (1hr:31:11)

 Why is social protection vital to ensure that no person with a disability is left behind? (2018). Development Pathways. (1h:32)