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LUSAKA

SCHOOL OF POSTGRADUATE STUDIES

**AN EVALUATION OF THE EFFECTIVENESS OF DISABILITY-INCLUSIVE SOCIAL  
PROTECTION POLICIES IN ZAMBIA.**

A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES,  
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MASTER OF ARTS IN DEVELOPMENT STUDIES.

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## DECLARATION

I, Kelly Mahara Kaira, hereby declare that this dissertation herein presented for the degree of **Master of Arts in Development Studies** is my original work and has not been previously submitted either in whole or in part for any other degree at this or any other university, nor being currently submitted for any other degree.



15<sup>th</sup> January 2025

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# APPROVAL

## APPROVAL

This research project approval by course instructor.

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Date: 15/01/2025 .....

## DEDICATION

This dissertation is dedicated to *aMama* and *aDada*, without whom nothing would have been possible, my wife Cecilia Mumba Kaira and to my lovely children Khumbukani Metu Kaira, Olipah Nyasha Kaira and Kondwani Mark Kaira.

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## LIST OF ACRONYMS/ABBREVIATIONS

CSOs	Civil Society Organizations
FGDs	Focus Group Discussions
ILO	International Labour Organization
INGOs	International Non-Governmental Organization
MCDSS	Ministry of Community Development and Social Services
NGOs	Non-Governmental Organizations
OECD	Organization of Economic Cooperation and Development
OPDs	Organization of Persons with Disabilities
PWDs	Persons with Disabilities
SCT	Social Cash Transfer
SDGs	Sustainable Development Goals
UN	United Nations
UN CRPD	United Nations Convention on the Rights of Persons with Disabilities
UNICEF	United Nations Children's Fund
WHO	World Health Organization
ZAPD	Zambia Agency for Persons with Disabilities
8NDP	Eighth National Development Plan

## **ABSTRACT**

Social protection policies have evolved to encompass a broader spectrum of the population, with a growing emphasis on inclusivity and accessibility for PWDs. Despite the presence of social protection policies in Zambia, there remains a lack of comprehensive understanding regarding their effectiveness in addressing the needs of PWDs. Key issues persist in terms of awareness, accessibility, implementation, and impact of these policies. As such the research objective was to evaluate the effectiveness of disability-inclusive social protection policies in Zambia. Specifically, the study sought to assess the awareness levels and accessibility of existing social protection programs among PWDs; examine the extent to which social protection policies address the unique needs and challenges faced by PWDs, and evaluate the impact of social protection policies on the economic empowerment and well-being of PWDs. The study employed the descriptive mixed-method research method as it aimed to describe and understand a phenomenon by combining qualitative and quantitative data collection and analysis methods. Data collection was done by the use of structured questionnaires and Focus Group Discussions. The study sample size selected through stratified random sampling was 80. The results of the study were analyzed through Microsoft excel. The key findings of the study found that awareness of such programs remains a significant challenge, with information dissemination heavily reliant on government officials and community events, while media, NGOs, and personal networks play a lesser role. While Zambia's social protection policies demonstrate promise in advancing the economic empowerment and well-being of PWDs, critical gaps in awareness, access, tailored support, and responsiveness hinder their full effectiveness. The study concluded that while Zambia's social protection policies have potential, their effectiveness is significantly hindered by low awareness, limited accessibility, and insufficient alignment with the diverse needs of PWDs. The recommendation therefore was that the Government needs to intensify awareness campaigns, utilizing diverse dissemination channels, and redesigning benefit packages to reflect the specific needs of PWDs.

**Keywords:** *Disability inclusion, Awareness, Accessibility, Economic empowerment*

# CHAPTER ONE

## INTRODUCTION

### 1.0 Introduction

This study embarked on an analytical journey to assess the effectiveness of disability-inclusive social protection policies in Zambia, a nation where the integration of inclusive practices in social welfare is increasingly recognized as pivotal for equitable development. The essence of this research lied in scrutinizing how these policies translated from paper to practice, particularly in improving the lives of PWDs.

In Zambia, social protection policies have evolved to encompass a broader spectrum of the population, with a growing emphasis on inclusivity and accessibility for PWDs. This shift reflects a global acknowledgment of the need for comprehensive welfare systems that cater to all citizens, regardless of their physical or mental capabilities. However, the actual impact of these policies on the ground remained an area ripe for exploration.

This study aimed to shed light on the realities faced by PWDs within the Zambian social protection framework, critically evaluating whether the policies in place effectively addressed their needs and facilitated their integration and participation in society. By assessing the implementation, outcomes, and areas for improvement of these disability-inclusive policies, the research sought to contribute meaningful insights into their efficacy and the broader implications for social welfare practices in Zambia.

### 1.1 Background of the Study

According to the WHO (2023), approximately 1.3 billion people (16% of the global population) currently live with a severe disability. This number has increased due to the rise of non-communicable diseases and people living longer. As a result, UN member states adopted a convention whose purpose is to promote, protect and ensure the full and equal enjoyment of human rights and freedoms of all PWDs and to promote respect for their inherent dignity (United Nations, 2023). According to the UN, over 80 million individuals in Africa live with disabilities, encompassing mental health issues, reproductive disabilities, and other impairments. To bolster the disability rights agenda, the African Disability Protocol was established, serving as the legal

framework mandating African Union (AU) Member States to formulate laws and policies enhancing the rights of PWDs within their nations (Toesland, 2019). In Zambia, there has been a significant transformation in the social protection landscape, with a focus on creating a more inclusive safety net to cater to the vulnerabilities and requirements of the entire population, including individuals with disabilities (MCDMCH, 2014). Traditionally, social protection predominantly favored those in formal employment, thus neglecting substantial support for a significant portion of the populace, particularly PWDs (Cha and Ramesh, 2017). Responding to current dynamics, the Zambian government, in collaboration with partners, has devised comprehensive social protection policies. These initiatives aim to offer financial assistance, healthcare, education, and employment opportunities in alignment with the UN CRPD principles, an agreement Zambia has ratified. Despite notable advancements, there exists a substantial gap concerning the efficacy of social protection policies in Zambia in enhancing the well-being of PWDs (United Nations, 2018). Consequently, this study endeavors to address this knowledge void by assessing the impact of disability-inclusive social protection policies in Zambia.

## **1.2 Statement of the Problem**

Despite the presence of social protection policies in Zambia, there remains a lack of comprehensive understanding regarding their effectiveness in addressing the needs of PWDs (Namulwanda, 2024). There was a need to evaluate the level of awareness among Persons with Disabilities (PWDs) regarding the existence and details of these policies. The assessment of the accessibility of social protection programs to PWDs encompassed aspects such as information dissemination, application processes, and physical accessibility, which needed thorough evaluation. Crucially, the effective implementation of disability-inclusive social protection policies is vital, taking into account factors like coverage, timeliness, and responsiveness to the specific needs of PWDs as noted by Scherer et al. (2024). Moreover, scrutinizing the extent of PWDs' participation in the formulation, execution, and monitoring of social protection policies, along with the inclusivity of policies in addressing the varied needs and situations of individuals with different types of disabilities, was deemed necessary.

## **1.3 Research Objectives**

### **1.3.1 General Research Objective**

To evaluate the effectiveness of disability-inclusive social protection policies in Zambia.

### **1.3.2 Specific Research Objectives**

- i. To assess the awareness levels and accessibility of existing social protection programs among persons with disabilities.
- ii. To examine the extent to which social protection policies address the unique needs and challenges faced by persons with disabilities.
- iii. To evaluate the impact of disability-inclusive social protection policies on the economic empowerment and well-being of persons with disabilities.

## **1.4 Research Questions**

### **1.4.1 General Research Question**

How effective are disability-inclusive social protection policies in Zambia?

### **1.4.2 Specific Research Questions**

- i. What is the level of awareness among PWDs of disability-inclusive social protection policies in Zambia, and how accessible are they?
- ii. To what extent are disability-inclusive social protection policies responsive to the unique needs of persons with disabilities?
- iii. What is the impact of social protection policies on the economic empowerment and well-being of persons with disabilities?

## **1.5 Significance of the Study**

This study contributed to the advancement of SDG 10 (Reduced Inequality) by enhancing the inclusion of PWD in social, economic, and political spheres, therefore aiding in shaping the knowledge around disability and inclusion SDGs.

The African Union Agenda 2063 stimulates economic growth and development, more especially the first aspiration of inclusivity. This type of research recognizes the

inefficient policies and strategies that have been implemented and therefore advocates for new strategies which would improve the inclusivity of PWD in all the social, political and economic sectors. Addressing these issues will foster equality and subsequently improve the standards of living of the Zambian population as well as satisfying the African agenda 2063 and its goals.

Effective handling of disabilities has been a major priority in the 8NDP and improving the PWDs inclusion is one of the key strategies towards doing so. This study presented those improvements and advocated for policies that would englobe around meeting the needs of PWDs.

There is potential for this study to impact decision making and development of Zambia's social, political and economic sectors especially the social protection part hence introducing better focused programs with improved delivery and additional PWD friendly resources.

This study was also important in the attainment of the Master of Arts in Development Studies at the University of Lusaka (UNILUS).

## **1.6 Scope of the Study**

**Thematic:** This research was strategically outlined to offer a focused examination of social protection policies implemented in Zambia. This included policies designed to provide financial support, healthcare access, education opportunities, and employment facilitation for PWDs. **Temporal:** The research examined the effectiveness of these policies over a 20-year period between 2004 and 2024, typically encompassing the most recent full implementation cycle of the policies to present. **Spatially:** While the policies are national in scope, the study specifically targeted Kafue district within Zambia for a more detailed analysis. The study focused specifically on PWDs residing within the urban areas of Kafue district.

## **1.7 Definition of Key terms**

**Disability-** As defined by the UN CRPD, disability is an evolving concept resulting from the interaction between persons with impairments and attitudinal and

environmental barriers that hinder their full and effective participation in society on an equal basis with others.

**Social Protection-** According to the National Social Protection Policy (2016), the term refers to a set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labor markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability, and old age.

**Social Inclusion-** The European Foundation for the Improvement of Living and Working Conditions (2024) defines social inclusion as a process that ensures citizens have the opportunities and resources necessary to participate fully in economic, social and cultural life and to enjoy a standard of living and well-being that is considered normal in the society in which they live.

**Vulnerability-** According to The National Social Protection Policy (2016), vulnerability is susceptibility to the impact of risky events, as a result of particular weakness or lack of defenses, and resulting in a worsened situation for the sufferer/s. It describes the degree to which a population, individual, or organization is unable to anticipate, cope with, resist, and recover from the impacts of disasters, which in the context of this study, pertained to social, economic, and environmental challenges faced by individuals with disabilities.

### **1.8 Organization of the Study**

The study is divided into six chapters. The remainder of the paper is organized as follows; Chapter two reviews the major related literature to the study. Chapter three presents the methodology of the study and provide a clear and systematic explanation of the research design and the data collection methods. Chapter four presents the research findings, whilst Chapter five discusses the major findings. Chapter six presents the conclusion and recommendations of the study.

## **CHAPTER TWO LITERATURE REVIEW**

### **2.0 Introduction**

This chapter provides a comprehensive review of existing literature related to disability inclusion, examining various theoretical frameworks, empirical studies, and relevant models that have been developed over time. The purpose of this literature review is to establish a foundation for the research by identifying key concepts, trends, and gaps within the current body of knowledge.

### **2.1 Empirical Review**

#### **2.1.1 Awareness levels and accessibility of existing social protection programs among persons with disabilities**

The problem of the intersection of disability, social protection services awareness and access at a global, continental and national level is quite crucial and aptly speaks to the intersections of social justice, human rights and development (Quinn and Degener, 2002). Knowledge and knowledge accessibility are crucial components of the success of social protection programs that incorporate the PWDs. When there is a lack of awareness of these normalization practices, people with disabilities have difficulty reaching the required aid and services. Earlier studies have pointed out the issues of lack of awareness, lack of access and having to take account of socio-economic and cultural variables. Banks, Kuper, and Polack (2017) conducted a multi-country study within low and middle-income countries LMICs to understand the level of awareness and participation of people living with disability PWDs in social protection schemes. Their findings suggest that the level of awareness was overall low especially for the rural population while for a more urban setting people's awareness was not a problem however, accessing the services became a challenge for a variety of reasons such as physical access, cost and social stigma.

Awareness of social protection varies, and is influenced by factors such as education, media, and government efforts. In high-income countries such as those in Europe and North America, people's knowledge is generally higher due to better established

welfare systems and proactive dissemination of information. Research by the EU Fundamental Rights Agency (FRA) shows that in Europe, around 70% of PWDs are aware of at least one social protection programs available to them (FRA, 2024). This awareness is supported by targeted public policy initiatives, social media, and the mainstreaming of disability rights in the mainstream policy discourse.

Yeo & Moore (2003) explored the barriers to accessing social protection in both developed and developing countries, highlighting the significant gaps in awareness among PWDs. Their study emphasized the role of social stigma and discrimination in limiting both awareness and access to these programs. Their research highlights the role of social prejudice and discrimination in limiting participation and awareness in these activities. Socioeconomic factors such as poverty and social stigma also play a role in limiting access. In many low-income countries, transportation costs and the opportunity cost of time spent navigating bureaucracies are significant challenges for PWDs. A study in Kenya found that over 70% of PWDs cited financial constraints as the main reason for not accessing social protection programs (Juma, 2023). Mitra (2018) identified key factors that prevent PWDs from accessing services, such as inadequate infrastructure, lack of accessible information, and difficulty with administrative procedures in South Asia.

In high-income countries, while accessibility issues remain, especially in rural or remote areas, the government generally provides support for PWDs. Studies in countries such as Sweden and Canada show that despite the challenges, social protection services are more accessible due to strong laws and policies. While legal systems in high-income countries generally mandate accessibility, practice remains disparate. In the United States, many PWDs still face difficulties navigating the application process or visiting a welfare office (Bonaccio et al., 2020). Even when PWDs are aware of social protection programs, accessibility remains a significant challenge, which include both physical and institutional barriers.

Across various global contexts, studies have consistently found that awareness levels of disability-inclusive social protection programs are low among PWDs. Banks, Kuper, and Polack (2017) found that many people in LMICs do not know that they are eligible for social protection programs, often due to lack of information or awareness efforts.

Many studies have shown that even when people are aware, there are still significant barriers to participation in social protection. Research by the African Disability Association (ADA) in Kenya found that more than 70% of PWDs have difficulty accessing social protection services due to physical barriers such as lack of ramps and poor transportation (Mwirigi, 2017).

In Zambia, awareness of social protection among PWDs is low, but this has increased in recent years. According to a ZAPD study, only 35% of PWDs have knowledge of social protection programs, such as the SCT programme (Kidd, Wapling, and Kabare, 2019). Knowledge is particularly limited in rural areas and among women with disabilities. Awareness-raising efforts by the Zambian government and NGOs are often hampered by limited resources, low literacy rates, and negative attitudes toward disability, making them difficult for all PWDs to access. While the government has made progress in creating more inclusive social protection programs, significant challenges remain. Research by UNICEF (2021) found that many PWDs in Zambia struggle to access social protection services due to physical barriers, such as lack of access to government offices and lack of accessible transportation. Additionally, the process of applying for social protection programs often requires obtaining documentation and visiting government offices, which can be particularly challenging for PWDs in rural areas.

Kalinda and Floro (2022) provide a critical examination of Zambia's disability-targeted social protection programs, highlighting key challenges in awareness and accessibility that directly relate to the evaluation of the effectiveness of disability-inclusive social protection policies in Zambia. Their study emphasizes that while Zambia has made strides in establishing social protection frameworks, awareness campaigns remain severely underfunded, limiting their reach, particularly in rural areas where information dissemination is weak. This aligns with findings from Kidd, Wapling and Kabare (2019), who noted that only 35% of PWDs in Zambia were aware of available social protection programs such as the SCT scheme. Despite policy provisions for disability inclusion, weak implementation strategies contribute to low participation rates among PWDs. Furthermore, UNICEF (2021) found that PWDs face significant accessibility challenges due to poor infrastructure, lack of disability-friendly transportation, and bureaucratic obstacles when attempting to enroll in social protection schemes. These

studies collectively emphasize that while policy frameworks exist, structural and informational barriers continue to hinder effective inclusion of PWDs in Zambia's social protection initiatives.

Beyond awareness gaps, accessibility remains a persistent challenge in the implementation of disability-inclusive social protection policies. Kalinda and Floro (2022) highlight that physical barriers such as inaccessible government offices, a lack of assistive infrastructure, and high transportation costs further marginalize PWDs, particularly in rural areas. This is reinforced by findings from UNICEF (2021), which stress that many PWDs struggle to enroll in programs due to these infrastructural challenges. Additionally, Mphuka et al. (2020) observed that while Zambia's cash transfer programs have positively impacted poverty reduction, many eligible PWDs remain excluded due to bureaucratic hurdles and a lack of proactive outreach strategies. These findings reinforce the need for stronger awareness-raising mechanisms, better funding for disability-inclusive initiatives, and structural reforms to enhance accessibility. Addressing these issues requires targeted awareness strategies, improved resource allocation, and infrastructural adaptations to ensure that disability-inclusive social protection policies are both effective and accessible to all PWDs in Zambia.

### **2.1.2 Extent to which social protection policies address the unique needs and challenges faced by persons with disabilities**

International frameworks such as the UN CRPD and SDGs have motivated vital alterations in social protection policies for PWDs. This espouses the stance of PWDs and aims to build social protection systems that also tackle poverty, discrimination, lack of access to education, employment, and healthcare (United Nations, 2024). There is evidence that social protection is more likely to be comprehensive and better funded in wealthier countries. They maintain that the majority of social protection policies are constructed under the basic premise of "one-size-does-it-all" and this generally disregards the extra expenses and support requisite of persons with disabilities. In a study by the OECD, it was revealed that most high-income countries actually do have a well-structured social protection system for PWDs. These include concerns of under-funding, eligibility criteria and ineffective coordination across

services (Duncan, Christopher and Herwig, 2020). Banks, Kuper and Pollack (2017) performed qualitative review of social protection programs with focus on people with disabilities in low- and middle-income countries and noted out that there were programs meant for PWDs but their benefits were curtailed due to poor implementation, poor information and resource inadequacy.

Many African countries have adopted social protection policies based on international agreements such as the African Charter on Human and People's Rights and the UN CRPD. However, implementation of these policies is often hampered by limited resources, weak regulatory structures and a lack of inclusive regulatory frameworks. Research shows that while some African countries have made progress, many still struggle to provide adequate social protection to PWDs. For example, an ILO study found that only 10% of PWDs in Sub-Saharan Africa are covered by formal social protection programs, compared to a global average of 28% (ILO, 2021). Many African countries lack the infrastructure to support social protection programs, such as accessible public housing, assistive technology, disability data and trained healthcare workers. In addition, cultural attitudes towards disability often marginalizes PWDs, further limiting their access to social protection services (Leahy and Ferri, 2023). Groce et al. (2011) conducted a regional analysis of disability-related social protection in Sub-Saharan Africa and found that many countries do not have policies that meet the full needs of PWDs. The study noted that while some countries have introduced disability benefits, these are often inadequate to cover the additional costs of disability. Ngwenya et al. (2017) examined the implementation of social protection policies in Southern Africa and found that although some programs target PWDs, they are often poorly implemented, with varying degrees of coverage and availability. Mitra (2018) draws attention to the intersection of disability and poverty in Africa, arguing that social protection often fails to address the broader socio-economic problems of PWDs, such as discrimination, lack of education and employment, and social exclusion.

Zambia has enacted national legislation such as the PWDs Act of 2012 and the National Policy on Disability. These policies aim to improve the rights and well-being of PWDs, including access to social protection programs such as cash transfers, healthcare services and educational support. Evaluations of social protection policies suggest that the implementation of these policies face serious challenges. According

to the ZAPD study, many PWDs are unaware of the social protection programs available to them, and those who do know often face difficulties in accessing these services (UNICEF, 2023). Another UNICEF study (2021) shows that although social protection programs such as the SCT program in Zambia include provisions for PWDs, their coverage is still limited. The study found that only 4% of families with PWDs receive social assistance, but the income is often insufficient for basic needs. Chanda and Musukwa (2019) examined the effectiveness of the SCT program in assisting PWDs and found that while the program provided some financial support, it did not adequately address the broader needs such as access to healthcare, education, and employment opportunities (Scherer et al., 2024).

The empirical review reveals that while significant progress has been made globally, in Africa, and in Zambia, there are still substantial gaps in how social protection policies address the unique needs and challenges faced by PWDs. Globally, high-income countries tend to have more comprehensive policies, but challenges remain, particularly in low- and middle-income countries. In Zambia, despite policy frameworks in place, the effectiveness of social protection programs is limited by issues of accessibility, coverage, and public awareness.

Zambia has established a legislative framework aimed at promoting the rights and well-being of PWDs. The Persons with Disabilities Act No. 6 of 2012 safeguards rights to social protection, ensuring access to adequate standards of living and continuous improvement of living conditions. It mandates equal access to affordable and appropriate services, social protection schemes, and poverty-targeted programs, especially for women and girls with disabilities (Kidd, Wapling and Kabare, 2019). Complementing this, the National Social Protection Policy (NSPP) was introduced in 2014, considering disability as one of its main pillars. The NSPP aims to provide a comprehensive social protection system that includes social assistance programs like the SCT, nutrition and supplementary feeding programs, and social insurance schemes (ZAPD, 2017).

Despite these robust policy frameworks, implementation challenges persist. A situational analysis by the UN PRPD identified several issues: Resource Constraints: The MCDSS, responsible for formulating policies for the social integration and

independence of PWDs, faces resource limitations that hinder effective service delivery (MCDSS, 2014); Awareness and Accessibility: Many PWDs are unaware of existing social protection programs due to inadequate dissemination of information. Additionally, physical infrastructure is often inaccessible, limiting PWDs' ability to benefit from these programs (Development Pathways, 2019); and Coordination Among Agencies: There is a lack of effective coordination among agencies responsible for implementing disability-related policies, leading to fragmented services and inefficiencies (UNPRPD, 2024).

While Zambia has made commendable efforts in formulating policies to protect and promote the rights of PWDs, significant challenges remain in their implementation. Addressing these challenges requires a concerted effort to allocate adequate resources, improve awareness and accessibility, and enhance coordination among implementing agencies. Incorporating local research and perspectives will be crucial in developing effective strategies to overcome these obstacles and ensure that social protection policies truly meet the unique needs of persons with disabilities in Zambia.

### **2.1.3 Impact of disability-inclusive social protection policies on the economic empowerment and well-being of persons with disabilities**

Disability-inclusive social protection policies have been shown to significantly contribute to the economic empowerment of PWDs. A study by the OECD found that in developed countries, PWDs who receive social protection benefits are more likely to engage in economic activities and have a higher standard of living compared to those who do not receive such benefits (OECD, 2022). However, in low and middle-income countries, the impact of social protection policies on economic empowerment is more variable. While some countries have made significant strides, many others struggle with limited resources and inadequate implementation. A World Bank study (2022) found that in South Asia, social protection programs have improved economic outcomes for PWDs, but the overall impact is constrained by issues such as low coverage and insufficient benefit levels (World Bank, 2022).

Disability-inclusive social protection policies also play a crucial role in enhancing the well-being of PWDs by improving access to healthcare, education, and social services.

In countries with comprehensive social protection systems, PWDs often report better health outcomes, higher levels of education, and greater social inclusion. In Canada, for example, the inclusion of disability-specific services within the social protection system, such as assistive devices and personalized care plans, has led to improved physical and mental health among PWDs. Similarly, in Australia, the National Disability Insurance Scheme (NDIS) has been credited with significantly improving the quality of life for PWDs by providing individualized support that addresses their specific needs (Gréaux et al., 2023). Banks, Kuper and Polack (2017) found that while social protection policies improve access to essential services, they often fail to address the systemic barriers that limit the economic opportunities for PWDs. Groce et al. (2011) emphasized that economic empowerment is closely linked to broader social participation, which many policies fail to facilitate effectively.

The global picture is, however, uneven, with many low and middle-income countries lacking the resources to implement such comprehensive programs. As a result, in these countries, PWDs often experience lower levels of well-being, with limited access to essential services and support. The impact of disability-inclusive social protection policies on economic empowerment varies widely across countries in Africa. South Africa stands out as a leader in disability-inclusive social protection in Africa. The country's disability grants and other social protection measures have been shown to have a positive impact on the economic empowerment of PWDs. Research by the South African Human Rights Commission (SAHRC) indicates that disability grants have helped reduce poverty levels among PWDs, enabling them to participate more actively in economic activities (Ngwenya et al., 2017). Lorenzo & Cramm (2011) found that while the grants provide crucial financial support, they are insufficient to enable economic independence (Johannsmeier Christa. (2011). The study also highlighted that recipients often remain dependent on the grants, with limited opportunities for employment.

The impact of disability-inclusive social protection policies on economic empowerment varies widely across countries in Africa. South Africa stands out as a leader in disability-inclusive social protection in Africa. The country's disability grants and other social protection measures have been shown to have a positive impact on the economic empowerment of PWDs. Research by the South African Human Rights

Commission (SAHRC) indicates that disability grants have helped reduce poverty levels among PWDs, enabling them to participate more actively in economic activities (Ngwenya et al., 2017).

The well-being of PWDs in Africa is closely linked to the availability and accessibility of social protection programs. In countries where such programs are effectively implemented, PWDs tend to have better health outcomes, greater access to education, and improved social inclusion. The government's efforts in Rwanda to integrate disability-inclusive services into its social protection framework have led to improvements in the well-being of PWDs. A study by UNICEF (2020) found that access to healthcare, education, and social services for PWDs in Rwanda has improved significantly due to targeted social protection interventions (Dr. Grimes et al., 2023). However, many African countries still face significant challenges in this area. In Ethiopia, for instance, the lack of comprehensive disability-inclusive social protection policies has been linked to poorer health outcomes and lower levels of education among PWDs. A study by Handicap International (2018) highlighted that many PWDs in Ethiopia do not receive the necessary support to improve their well-being, resulting in higher rates of poverty and social exclusion. Chireshe (2013) examined the impact of social protection policies on the well-being of PWDs in Zimbabwe. The study found that while policies like cash transfers improve living standards, they do not significantly enhance economic empowerment due to high levels of unemployment and discrimination in the labor market (Angeles et. al., 2018).

In Zambia, disability-inclusive social protection policies have shown potential in promoting the economic empowerment of PWDs, but their impact remains limited due to various challenges. The SCT program, which includes provisions for PWDs, has been identified as a key tool for reducing poverty and enhancing economic opportunities for this group. A study by ZAPD found that recipients of the SCT program who are PWDs have reported improved financial stability and increased participation in income-generating activities (Bwalya and Lungu, 2019).

The impact of disability-inclusive social protection policies on the well-being of PWDs in Zambia is mixed. While there have been some positive developments, such as increased access to healthcare and education for PWDs through social protection

programs, significant gaps remain. A study by UNICEF (2021) found that while the SCT program has contributed to improvements in the well-being of some PWDs, the overall impact is limited by issues such as inadequate benefit levels and barriers to accessing services.

Disability-inclusive social protection policies in Zambia have been the subject of several studies, shedding light on both progress and persistent challenges. Mwalula, Simui and Muleya (2025) examined the implementation of disability policies under the MCDSS, identifying critical barriers such as inadequate funding, lack of coordination among departments, and insufficient training of government personnel. These challenges have hindered effective policy execution, limiting access to essential services for PWDs. Similarly, Kidd, Wapling and Kabare (2019) highlighted constraints in Zambia's SCT programme, noting that while it has expanded to include PWDs, access issues and resource limitations at the ZAPD continue to impede its full potential. The persistent lack of resources, both financial and institutional, contributes to the exclusion of PWDs from economic and social opportunities, reinforcing their vulnerability.

Further insights by Schneider, Waliuya, Munsanje and Swartz (2011) emphasized the importance of disability-inclusive social protection in mitigating social exclusion and the additional costs associated with disabilities. However, they cautioned that inadequate targeting and measurement of disability status can result in ineffective policy interventions. Holmes (2007) similarly explored the role of social protection in supporting low-capacity households, recommending clearer policy objectives and tailored instruments to foster sustainable livelihoods. Meanwhile, a scoping review by Prynne et al. (2023) synthesized evidence on disability research in Zambia, highlighting the country's efforts in ratifying the UNCRPD and enacting the Persons with Disabilities Act in 2012. However, they noted a persistent data gap regarding access to social services, which remains a fundamental challenge in designing effective disability-inclusive policies. These studies collectively underscore Zambia's strides in social protection while highlighting the need for enhanced policy coordination, resource allocation, and accurate data collection to ensure meaningful economic empowerment and well-being for PWDs.

#### **2.1.4 Literature Gaps**

Despite the growing body of literature on the effectiveness of social protection policies, several knowledge gaps remain. While the existing literature provides valuable insights, there are knowledge gaps that future research should address, particularly in the areas of context-specific analysis, longitudinal studies, intersectionality, digital inclusion, and policy implementation. Addressing these gaps will contribute to the development of more effective and inclusive social protection programs worldwide. No later studies have been found that deal with the effectiveness of disability-inclusive social protection policies in Zambia.

### **2.2 Theoretical Review**

This study was underpinned by two main related theories, the capabilities approach and social model of disability, which offers a comprehensive lens through which the effectiveness of Zambia's social protection policies can be assessed.

#### **2.2.1 The Capability Approach**

Developed by Amartya Sen (1980), the approach argues that our evaluations and policies should focus on what people are able to do and be, on the quality of their life, and on removing obstacles in their lives so that they have more freedom to live the kind of life that, upon reflection, they have reason to value (Robeyns, 2005). This model shifts the focus from individual impairments to societal barriers that hinder participation and inclusion, and provides a framework to assess the impact of disability-inclusive social protection policies in Zambia. This approach emphasizes individuals' substantive freedoms to achieve well-being, focusing on their capabilities to function and participate fully in society.

This approach emphasizes the importance of enabling PWDs to exercise their freedoms and capabilities, rather than merely providing resources or services. By applying this theory, the research assessed whether social protection policies empower PWDs to overcome barriers and actively participate in society, addressing both their unique needs and structural challenges. It helped highlight the extent to which these policies expand PWDs' capabilities, improve their economic empowerment, and enhance their overall well-being, thus providing a deeper understanding of policy effectiveness beyond traditional outcome measures.

### **2.2.2 Social Model of Disability**

The disabled academic Professor Michael Oliver first coined the term “social model of disability” in 1983 (AFDO, 2024). The theory holds that disability is caused by the way society is organized, rather than by a person’s impairment or difference. This model shifts the focus from what individuals with disabilities cannot do to how societal structures and attitudes create obstacles to their full participation. It assesses social protection policies and examine how they address and dismantle barriers such as inaccessible infrastructure, discriminatory practices, and exclusionary economic systems. Effective policies would not only provide financial support but also work towards creating an inclusive environment that empowers PWDs to participate equally in all aspects of life, thereby promoting their social and economic well-being.

The Social Model of Disability played a crucial role in looking at how effective the social protection policies that took into account the people with disabilities were, in the country of Zambia by concentrating on the social and environmental aspects that hinder the participation of PWDs instead of the personal aspects. This model showed that exclusion and inequality are mostly a consequence of barriers in systems, negative attitudes, and policies rather than the personal deficiencies of people. The model assisted in exploring whether the social protection policies in Zambia are able to meet and overcome these externally set goals of accessible physical environment, prevention of discrimination and the provision of adequate services.

## **2.3 Conceptual Framework**

### **2.3.1 The concept of Disability**

An estimated 1.3 billion people, or 16% of the global population, experience a significant disability today (WHO, 2023). This number is growing because of an increase in non-communicable diseases and people living longer. There are many theories on disability that include the social model, the human rights model, and the medical model.

Lisicki (2013) holds that the Social Model frames disability as something that is socially constructed. Disability is created by physical, organizational and attitudinal barriers

and these can be changed and eliminated. This gives us a dynamic and positive model that tells us what the problem is and how to fix it. It takes us away from the position of "blaming" the individual for their shortcoming. It states that impairment is, and always will be, present in every known society, and therefore the only logical position to take, is to plan and organize society in a way that includes, rather than excludes, PWDs. The social model seeks to remove barriers which prevent PWDs from participating in society, accessing work and living independently.

The human rights model focuses on the inherent dignity of the human being and subsequently, but only, if necessary, on the person's medical characteristics. It places the individual at center stage in all decisions affecting him/her and, most importantly, locates the main 'problem' outside the person and in society (Lawson and Beckett, 2020). The model recognizes that disability is a natural part of human diversity that must be respected and supported in all its forms. PWDs have the same rights as everyone else in society, and disability must not be used as an excuse to deny or restrict people's rights (Rice, 2021).

The Medical Model of disability looks at a person's impairment first and focuses on the impairment as the cause of PWDs being unable to access goods and services. Disability is seen as a medical problem that resides in the individual. It is a defect in or failure of a bodily system and as such is inherently abnormal and pathological (Retief and Letšosa, 2018). The goals of intervention are cure, amelioration of the physical condition to the greatest extent possible, and rehabilitation.

These models of disability offer distinct perspectives that shape the understanding of disability in the context of social protection.

### **2.3.2 The concept of Social Protection**

Social protection is basically about how we take care of ourselves and each other to manage risk. It is the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care; and, the provision of

benefits for families with children (Rawlings, 2015). Social protection programs protect the rights and dignity of people by ensuring they have access to basic services. 72% of PWDs worldwide are totally unprotected and only 27.8% of persons with severe disabilities worldwide receive a disability benefit. The ILO World Social Protection Report 2017-19 calls for inclusive social protection systems and social protection floors (social security guarantees) to close these significant coverage gaps for PWDs (ILO, 2017). Due to high levels of poverty and social exclusion, PWDs, who comprise upwards of 15% of the global population, have been identified as a key target group for inclusion in social protection, in both international guidelines and in national strategies (DFAT and ICED, 2015). The right of PWDs to social protection on an equal basis with others is well-established in international treaties such as the Universal Declaration of Human Rights (Article 25) and the UN CRPD (Article 28).

*Social Risk Management Framework:* This framework holds that social protection is a vital tool in managing the risks associated with life-cycle, economic shocks, and natural disasters. It's particularly relevant in the Zambian context, where individuals with disabilities face amplified risks and vulnerabilities. The concept repositions the traditional areas of social protection (labor market intervention, social insurance, and social safety nets) in a framework that includes three strategies to deal with risk (prevention, mitigation, and coping), three levels of formality of risk management (informal, market-based, public), and, many actors (individuals, households, communities, non-governmental organizations, governments at various levels, and international organizations) against the background of asymmetric information, and different types of risk (Holzmann, Jorgensen and Steen, 2010).

*Welfare state theories:* The theory of social protection posits that the government has a fundamental responsibility to ensure the well-being of its citizens by providing a safety net against life's economic risks, such as unemployment, illness, old age, and poverty. This theory is based on the idea that social protection systems, such as social insurance, social assistance, and public services, should be universally accessible to ensure social equity and reduce inequality (Rema and Dean, 2016). The welfare state promotes social cohesion and stability by redistributing resources and providing support to vulnerable populations, thus enabling all citizens to lead secure and dignified lives.

*Poverty reduction strategy:* Poverty reduction strategies focus on improving the economic well-being of the poor by implementing policies and programs that address the root causes of poverty, such as lack of access to education, healthcare, and employment. Social protection plays a key role in these strategies by providing safety nets like cash transfers, food assistance, and social insurance, which help cushion the vulnerable against economic shocks, reduce poverty, and promote sustainable development. Together, they aim to empower individuals, enhance livelihoods, and create opportunities for upward social mobility. Government of the republic of Zambia recognizes the need to provide a policy framework to guide all stakeholders in the delivery of social protection services in order to ensure that quality of life of many Zambians is improved. This is in the hope that the difficulties faced by the poor and vulnerable persons are minimized (MCDMCH, 2014).

Each of these approaches offer insights into the design and implementation of disability-inclusive policies in Zambia. Together, these frameworks guide the development of policies that not only protect PWDs but also empower them to contribute to and benefit from Zambia's social and economic growth.

### **2.3.3 Inclusion and Accessibility**

Inclusion and accessibility in social protection are critical concepts that ensure PWDs can fully participate in and benefit from social protection programs. Inclusion is the intentional design and implementation of social protection policies that actively consider and address the needs of PWDs, ensuring that they are not marginalized or excluded (People In Need, 2018). Promoting social inclusion requires removing barriers to people's participation (including certain laws, policies and institutions) as well as addressing discriminatory attitudes and behaviors, and taking active steps to make such participation easier.

The U.S. Department of Education's Office for Civil Rights holds that accessibility entails that a person with a disability is afforded the opportunity to acquire the same information, engage in the same interactions, and enjoy the same services as a person without a disability in an equally effective and equally integrated manner, with

substantially equivalent ease of use (CWRU, 2024). Accessibility involves removing barriers, whether physical, communication, or attitudinal, that prevent PWDs from accessing social protection services.

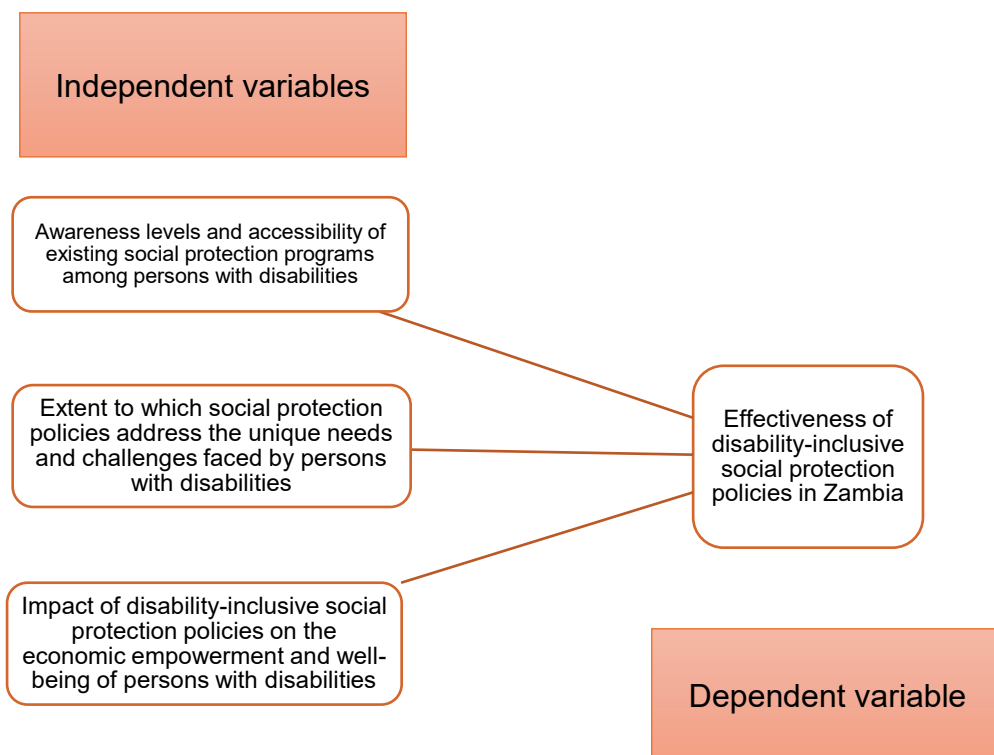
The concepts of accessibility, equity, and participation of PWDs are deeply interconnected, forming a triad essential for achieving true inclusion (Salinder, 2024). Accessibility serves as the foundation, ensuring that physical, social, and digital environments are designed or adapted to be usable by everyone. Without accessibility, PWDs are effectively excluded from many aspects of life. Equity goes a step further, recognizing that equal treatment is not enough; it requires providing the necessary support and accommodations to level the playing field, addressing systemic barriers that disproportionately affect PWDs. Participation, the ultimate goal, is enabled when both accessibility and equity are in place, allowing PWDs to engage fully in societal activities, decision-making processes, and economic opportunities. These concepts work synergistically to promote the full and meaningful inclusion of PWDs in all areas of life.

There are many legislative and policy frameworks both at global and national level that guide the implementation of social protection policies. International frameworks like the UN CRPD have significantly influenced Zambia's approach to disability rights and inclusion. By ratifying the CRPD in 2010, Zambia committed to upholding the principles of non-discrimination, accessibility, and full participation for PWDs. The CRPD has guided the development of national policies and legislation, such as the PWDs Act of 2012, which aligns with the Convention's standards. Further, the National Social Protection Policy was adopted in 2014 (MCDMCH, 2014).

### **2.3.4 Conceptual Framework**

The framework highlights how the main objective of the study (the effectiveness of disability-inclusive social protection policies in Zambia) relates to the specific objectives of the study (awareness levels and accessibility of existing social protection programs among PWDs; extent to which social protection policies address the unique needs and challenges faced by PWDs; impact of disability-inclusive social protection

policies on the economic empowerment and well-being of PWDs and; barriers and gaps in the implementation of disability-inclusive social protection policies in Zambia). Figure 1 shows the interrelationship between the variables under discussion in this study. Therefore, the analysis conceptualizes the relationship that occurs either positively or negatively between the effectiveness of disability-inclusive social protection policies in Zambia (dependent variable) and the various specific objectives of the study (independent variable). The dependent variable in this study is the main objective of the study and the conceptual framework shows how the individual specific objectives independently contribute to meeting it. The relationship indicates that in order to conduct a thorough evaluation of the effectiveness of disability-inclusive social protection policies in Zambia it is imperative to consider the independent variables at play.



**Figure 1:** Conceptual framework

Source: Author, 2024

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This chapter outlines the research methodology employed in this study, detailing the processes and techniques used to gather and analyze data. The purpose of this chapter is to provide a clear and systematic explanation of the research design, the data collection methods, and the analytical procedures that underpin the study. It begins with a discussion of the research approach and design, justifying the choice of qualitative, quantitative, or mixed methods. Following this, the chapter describes the target population, sampling techniques, and data collection instruments used in the study. Additionally, the chapter addresses the ethical considerations taken into account during the research process.

#### **3.1 Study Area**

The setting for this study is Kafue District, which is located about 45 km south of the capital city, Lusaka, at Latitude: 15° 46' 8" S, Longitude: 28° 10' 52" E and, Lat/Long (dec): -15.76911,28.18136. (ResearchGate, 2024). The district is strategically positioned along the main road and railway lines connecting Lusaka to Southern Province, making it an important transit hub. It is known for its diverse economy, with key activities including agriculture, fishing, and manufacturing. The district hosts the Kafue Gorge Dam, a major hydropower facility, and the Kafue Industrial Estate, which contributes significantly to Zambia's manufacturing sector. The population of Kafue District is over 215,000, with a mix of urban and rural communities. The district is also close to the Kafue National Park, one of Zambia's largest and most significant wildlife reserves.



## Kafue

Picture 1: Google Map of Kafue District

Source: ResearchGate, 2024

### 3.2 Research Design

Descriptive research design is used to try and determine the characteristics of a population or particular phenomenon (Shinija, 2024). Mixed methods is a research approach where researchers collect and analyze both quantitative and qualitative data within the same study (Bowers, et al., 2013). The descriptive mixed-method research design (Damyanov, 2023) was adopted in this study because it aimed to describe and understand a phenomenon by combining qualitative and quantitative data collection and analysis methods. This method provided flexibility, enabling the researcher to collect both types of data while avoiding the limitations of either approach alone. This design allowed for a comprehensive analysis by combining the strengths of both methods. By triangulating data from both methods, a descriptive mixed methods approach enabled a more nuanced understanding of how well the policies were working, identifying both their strengths and areas needing improvement. This holistic perspective is crucial for formulating recommendations that are both evidence-based and grounded in the actual experiences of those the policies aim to support.

### 3.3 Study Population

The study population describes all units into which the survey results are intended to be generalized (Creswell, 2014). In this research, the study population encompass a diverse group of individuals and stakeholders that includes PWDs across various age groups, genders, and socio-economic backgrounds, living in both urban and rural areas of Kafue District. The study population include caregivers, family members, and disability advocacy groups who play crucial roles in the lives of PWDs. Additionally, key government officials and policymakers responsible for designing and implementing social protection policies like the MCDSS, ZAPD and the District Social Welfare Office (DSWO), as well as representatives from NGOs and international agencies like UNICEF and ILO involved in disability rights and social protection, are part of the study population. This broad and inclusive study population ensures that the evaluation captures a wide range of perspectives and experiences, providing a comprehensive understanding of the policies' impact on the target groups.

### 3.4 Sample Size

A sample size is defined as a subset of a larger group called a population and a good sample size should be representative of the selected population (Sounders, et al., 2012). From the population of an estimate of 219,957 people on Kafue District, the study picked 5% of the entire population using convenient sampling techniques. Using the Taro Yamene formula, the sample size was calculated.

$$n = N / 1 + N (e^2)$$

(Where; n=sample size; N=population size; e=margin of error which is fixed between 2-5%). The study sample will calculate at 20% coefficient of variation and 5% margin of error (Adam, 2020). Variation coefficient of twenty percent (20%) was used to ensure that the sample was broad enough to justify the results being generalized for Kafue District. Higher variation coefficients could not be used to avoid very large samples as the research is for academic purposes (Upagade and Shende, 2012). The margin of error of twenty-five percent (25%) was used because the study used an ex-post facto survey, whereby the independent variables are not manipulated, thus requiring relatively higher margins of error (Cooper and Schindler, 2014).

$$n = 219,957 / 1 + 219,957 \times (0.05)^2 = 399$$

Thus, the study sample was 399 respondents, yet being academic research, it was convenient to sample 80 respondents. Upagade and Shende, (2012) opine that academic research can rely on convenient sampling as the studies don't require to meet the threshold of generalization for the selected population. According to Cooper and Schindler (2014) a representative sample is one which is at least 5-10% of the population.

### 3.5 Sampling Technique

Stratified random sampling technique was used since the population of interest was not homogeneous and could be subdivided into groups or strata to obtain a representative sample. Through Stratified random sampling the researcher divided the population into smaller groups/strata as shown in Table 3.1. The groups/strata were organized based on the shared characteristics or attributes of the members in the group.

**Table 1:** Stratification of survey respondents

<b>Strata</b>	<b>Number</b>	<b>Percentage</b>
<b>Persons with Disabilities</b>	35	43
<b>INGOs/NGOs</b>	05	6
<b>MCDSS/ZAPD</b>	10	13
<b>Community Members</b>	30	38

Source: Researcher, 2024

### 3.6 Types of Data

The evaluation of disability-inclusive social protection policies in Zambia necessitates a rigorous analysis supported by a diverse array of data sources. This section outlines the primary and secondary data collection methods employed to assess the effectiveness of these policies. By integrating both primary and secondary data from these diverse sources, these data sources enable a comprehensive evaluation that illuminates the impact, challenges, and potential improvements of disability-inclusive social protection policies in Zambia, and offering insights into both the quantitative impacts and qualitative experiences of stakeholders involved.

### 3.6.1 Primary Data

Primary data was collected through semi-structured interviews, and Focus Group Discussions (FGDs) with key stakeholders. These methods provided firsthand insights into the lived experiences, challenges, and perspectives of PWDs, policymakers, service providers, and community members.

- **Surveys and Questionnaires:** Structured questionnaires were administered to gather demographic data and stakeholder opinions on the accessibility, impact, and effectiveness of disability-inclusive social protection policies. The questionnaires included open-ended questions to capture qualitative insights beyond numerical responses.
- **Interviews:** Semi-structured interviews were conducted with key stakeholders, including policymakers, disability rights activists, social workers, and community leaders. These interviews allowed respondents to articulate their experiences, challenges, and views on the implementation of social protection policies for PWDs. The qualitative responses enriched the study by providing personal narratives that contextualized statistical data.
- **Focus Group Discussions (FGDs):** FGDs were used to explore collective experiences and generate in-depth discussions on disability inclusion and social protection. Participants included PWDs, caregivers, local community members, and representatives from disability-focused organizations.
  - **FGD Participants:**
    - PWDs: 26
    - Community members: 33
    - NGO/CSO representatives, Zambia Agency for Persons with Disabilities (ZAPD), and Ministry of Community Development and Social Services (MCDSS) officials: 11

These discussions provided a rich understanding of shared challenges, policy gaps, and potential improvements. The sessions were conducted in accessible locations, ensuring that PWDs, including those with mobility impairments, could

fully participate. Special considerations were made for communication accessibility, such as sign language interpretation where needed.

### **3.6.2 Secondary Data**

Secondary data was sourced from government reports, academic literature, and publications from INGOs and NGOs. These sources provided a broader contextual understanding of disability-inclusive social protection policies in Zambia, including policy frameworks, statistical analyses, and program evaluations. Key sources included:

- Reports from the MCDSS, Ministry of Health, and other relevant government agencies.
- Peer-reviewed articles, academic dissertations, and previous research studies on disability-inclusive social protection.
- Reports from international organizations such as UNICEF, WHO, and ILO assessing social protection policies.
- National surveys such as the Zambia Demographic and Health Survey and the Living Conditions Monitoring Survey.
- Media reports, press releases, and advocacy materials from disability rights organizations.

### **3.7 Data Collection Techniques**

Data collection involves any assessment methods that include asking questions to the respondents. Data on the effectiveness of disability-inclusive social protection policies was collected firstly from secondary sources and then proved with the rest of the other variables qualitatively through questionnaires, interviews and FGDs. A combination of qualitative and quantitative data collection techniques was used to ensure a holistic evaluation of the policies.

### **3.7.1 Questionnaires**

The structured questionnaire comprised three sections:

- Demographic information (gender, role in relation to disability, and disability status).
- Evaluation of disability-inclusive social protection policies, focusing on awareness, accessibility, impact, and policy effectiveness.
- Recommendations for policy improvement.

### **3.7.2 Interviews**

Semi-structured interviews allowed for in-depth exploration of stakeholder perspectives on disability-inclusive social protection policies. Interviewees included PWDs, policymakers, INGOs/NGOs representatives, and community leaders. These discussions covered topics such as the accessibility, adequacy, and responsiveness of social protection programs, as well as challenges in implementation and suggested improvements.

### **3.7.3 Focus Group Discussions**

FGDs provided a platform for interactive discussions and the exchange of diverse perspectives. The sessions explored:

- Experiences of PWDs in accessing social protection services.
- Community perceptions of disability-inclusive policies.
- Challenges faced by caregivers and service providers.
- Recommendations for improving social protection programs for PWDs.

## **3.8 Data Analysis**

The researcher was assisted by descriptive statistical methods to explain the data and determine the scale used. The results were presented as figures and graphs and bar charts to provide a clear image of the results of the study.

## **3.9 Ethical Considerations**

Ethical considerations were crucial and ensured the study was conducted responsibly, respecting the rights and dignity of participants. Key ethical principles included obtaining informed consent, ensuring participants were fully aware of the study's

purpose, procedures, and potential risks before agreeing to take part. Confidentiality and anonymity were maintained to protect participants' personal information. Researchers avoided harm by minimizing risks and ensured the safety and well-being of participants throughout the study. Additionally, the research demonstrated fairness and avoided any form of bias or discrimination. Ethical approval was gotten from the ethics committee, and it confirmed that the study complied with the ethical standards and protected the integrity of the research.

## **CHAPTER FOUR**

### **DATA FINDING AND PRESENTATION**

#### **4.0 Introduction**

The previous chapter laid out the methodologies used in this study, and this section discusses the results of the research obtained through the use of the identified data collection method. A Simple Random sampling method was utilized, resulting in the selection of 80 participants. The information was gathered, analyzed and displayed in both tables and graphs.

#### **4.1 Response Rate**

The sample size for the study was 399 respondents, yet being academic research, it was convenient to sample 80 respondents. However, only 70 respondents were fully cooperative and participated in the study hence giving a response rate of 88%. This response rate is good enough for the study considering the nature of the research and the difficulties involved in collecting data from PWDs.

#### **4.2 Demographics**

The research tried to find out the respondent's demographic descriptions. In a bid to investigate whether they were well suited for the research, it captured their general characteristics. This captured the basic characteristics of the gender, role in relation to disability and the type of disability of the respondents.

##### **4.2.1 Respondent's gender**

As a fundamental demographic characteristic, the study analyzed the gender of respondents because men and women with disabilities often face distinct challenges and barriers that can influence their access to and benefit from social protection policies. Gender-based differences, such as societal roles, discrimination, and cultural expectations, can shape how individuals experience disability and social protection interventions. Gender helped the study to contextualize how the policies address the specific needs of both genders equitably and highlighted disparities that may require targeted adjustments to promote inclusivity and fairness. To this extent, Table 2 shows the gender distribution of respondents which indicates diversity within the group of

participants and can help to identify patterns that may influence the participant's awareness and appreciation of disability-inclusive social protection policies.

**Table 2:** Frequency of respondents based on Gender (n=70)

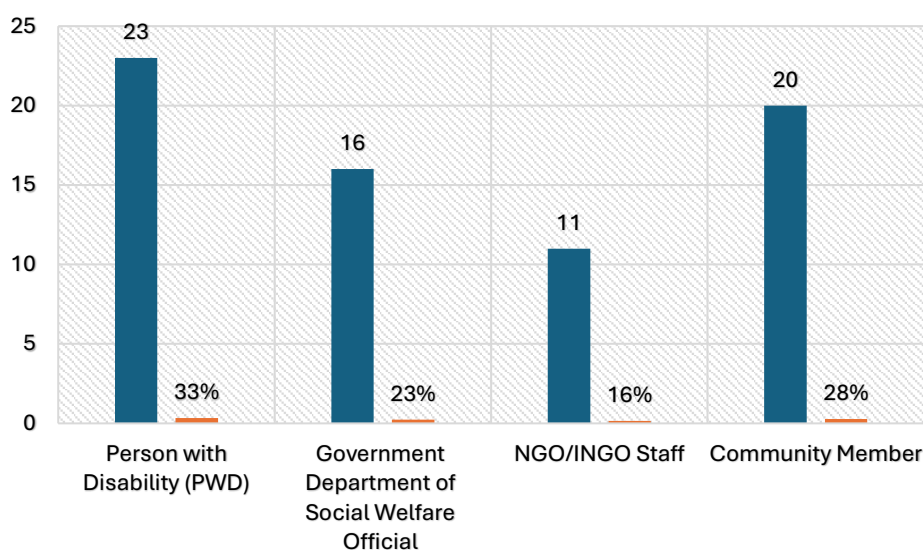
Description	Frequency	Percentage
Male	33	47%
Female	37	53%
<b>Total</b>	<b>70</b>	<b>100 %</b>

Source: Field data (2024)

The research finding that the majority of respondents were female (53%) compared to males (47%) aligns with global and national trends, where women often experience higher rates of poverty and vulnerability, making them more likely to rely on social protection programs. In Zambia, women with disabilities may face compounded challenges due to gender, disability, and socio-economic barriers, increasing their need for inclusive social protection. Globally, women are more likely to be caregivers and have limited access to formal employment, which can heighten their dependence on social safety nets (Adams et. al., 2018).

#### **4.2.2 Respondent's role in relation to disability**

The respondent's role in relation to disability was necessary to include in the research as it provided critical context on how individuals experience and interact with disability-inclusive social protection policies. Whether the respondent is a person with a disability, a caregiver, or a stakeholder in disability advocacy, their perspectives and challenges differ significantly. This information helped the research assess the effectiveness of the policies from diverse viewpoints, ensuring that the findings reflect the needs and experiences of all groups impacted by disability-inclusive social protection measures. Figure 2 highlights the findings related to this factor.



**Figure 2: Role in Relation to Disability**

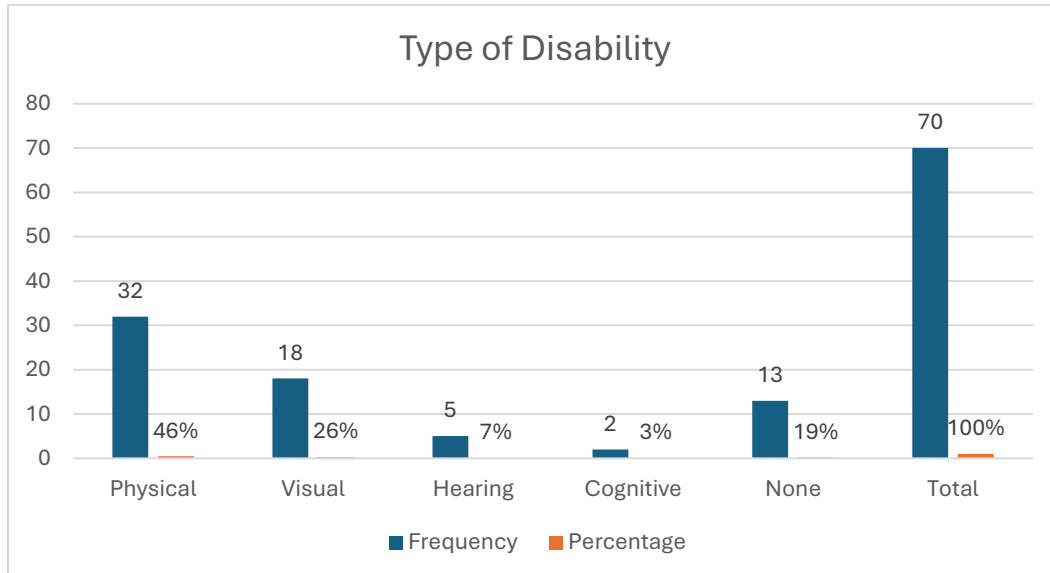
Source: Field data (2024)

Based on the collected data, institutions involved in supporting individuals with disabilities play a crucial role. The data reveals that individuals with disabilities account for 33%, government departments for 23%, INGOs/NGOs for 6%, and community members for 28% in efforts to ensure the protection of people with disabilities in the county, as reported by (ILO, 2024). In countries with developed economies such as Sweden and Germany, policies that include disabled individuals, like disability pensions and subsidized employment programs, have successfully decreased poverty rates for people with disabilities.

#### 4.2.3 Type of disability

The respondent's type of disability was necessary to include in the research because different disabilities create distinct needs, challenges, and barriers that influence how individuals' access and benefit from social protection policies. For example, persons with physical disabilities may prioritize mobility aids, while those with sensory or cognitive disabilities may require accessible communication or specialized support. By analyzing the type of disability, it allowed the research to evaluate whether the policies adequately address the diverse needs of all disability groups and identify specific gaps or inequalities that need to be addressed to enhance inclusivity and effectiveness. As

such, Figure 3 expresses insights into the types of disabilities of the participants thereby assessing the potential impact of disability-inclusive social protection policies of specific categories of disabilities.



**Figure 3:** Type of Disability

Source: Field data (2024)

The data presented in figure 4.2 illustrates the various types of disabilities present in the community, with 46% of individuals experiencing a physical disability, which encompasses long-term or significant challenges affecting physical functioning, mobility, stamina, and dexterity (Motohide Miyahara and Daniela Rigoli, 2023). It can hinder a person's ability to do daily tasks like walking, bathing, or using the toilet. Visual impairment, at 26%, includes various conditions affecting sight or visual processing. Hearing impairment, at 7%, causes difficulty in hearing. Cognitive impairment, at 3%, affects intellectual functions and brain abilities. Whilst 19% of the respondents didn't have any disability. Therefore, all the different forms of disabilities mentioned are typically prevalent within the community.

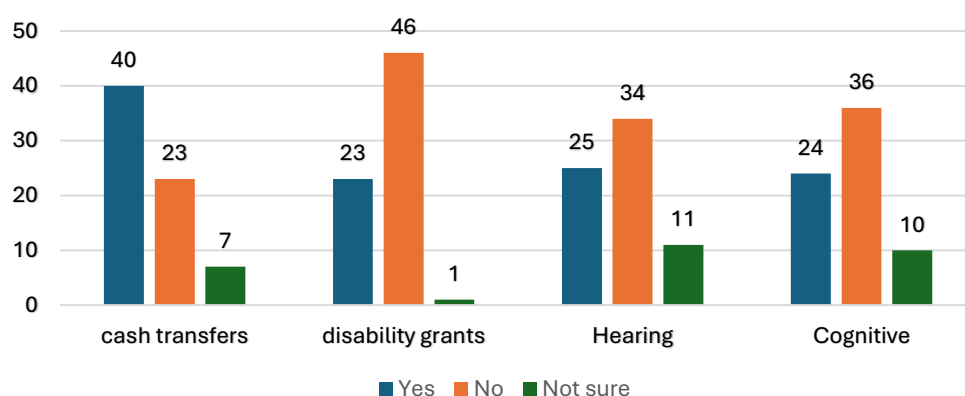
The data highlights the prevalence of physical disabilities (46%) as the most common form, followed by visual impairment (26%), while hearing and cognitive impairments are less common at 7% and 3%, respectively. The 19% of respondents without disabilities underscores the diversity of community needs. These findings emphasize the importance of prioritizing physical and visual disability-inclusive policies in Zambia,

aligning with global trends where mobility and vision impairments account for significant disability-related challenges.

### 4.3 Awareness levels and accessibility of existing social protection programs among persons with disabilities

#### 4.3.1 Awareness and support of disability-inclusive social protection programs in Zambia

The respondents' awareness levels of disability-inclusive social protection programs in Zambia were necessary to include in the research because awareness is a key determinant of access and utilization of these programs. If individuals are unaware of the existence, objectives, or eligibility criteria of such programs, they are less likely to benefit from them, regardless of their effectiveness. By assessing awareness levels, the research identified gaps in communication or outreach strategies, which are critical for ensuring that disability-inclusive policies reach their intended beneficiaries and contribute to equitable social protection. Figure 4 highlights the respondents' awareness of and support of social protection programs in Zambia.



**Figure 4:** Awareness and support of disability-inclusive social protection programs in Zambia

Source: Field data (2024)

Findings indicate that 40 participants supported the cash transfer program, while 23 did not agree and 7 were unsure. Regarding disability grants, 23 agreed, 46 disagreed, and 1 was unsure. In the case of programs targeted at hearing impairments, 25

supported it, 34 did not agree, and 11 were unsure. Lastly, for cognitive disabilities, 24 agreed, 36 disagreed, and 10 were unsure about the program.

The findings reveal mixed perceptions of disability-inclusive social protection programs among the 70 respondents, highlighting gaps in acceptance and effectiveness. The cash transfer program had the most support (57%), suggesting its potential to address financial barriers, while programs for hearing and cognitive disabilities had higher disagreement levels (49% and 51%, respectively), indicating limited awareness, accessibility, or perceived relevance. Disability grants faced the most rejection (66%), reflecting possible inadequacies in implementation and misalignment with beneficiaries' needs.

The FGDs conducted in Kafue district as part of the study to gather qualitative insights from 23 PWDs and 20 community members on the effectiveness of disability-inclusive social protection policies in Zambia, which were held in accessible community spaces to ensure inclusivity and active participation, were structured to facilitate open dialogue, allowing participants to share their lived experiences, challenges, and perspectives on accessing social protection programs. The findings reveal that only 35% of PWDs and 50% of community members are aware of social protection programs in Zambia that address disability-related needs. In Zambia, the finding that only 35% of PWDs are aware of social protection programs reflects a broader regional and global challenge. Across Africa, studies indicate that awareness of disability-inclusive social protection remains low, limiting access to essential benefits. For instance, a study by the African Disability Forum (2022) found that less than 40% of PWDs in sub-Saharan Africa were aware of national social protection programs, despite various policy commitments. Similarly, the International Labour Organization (ILO, 2021) reports that in low- and middle-income countries, social protection coverage for PWDs remains inadequate due to limited outreach, information gaps, and accessibility barriers. This trend suggests that while policies exist, their effectiveness is hindered by a lack of awareness and inadequate implementation strategies.

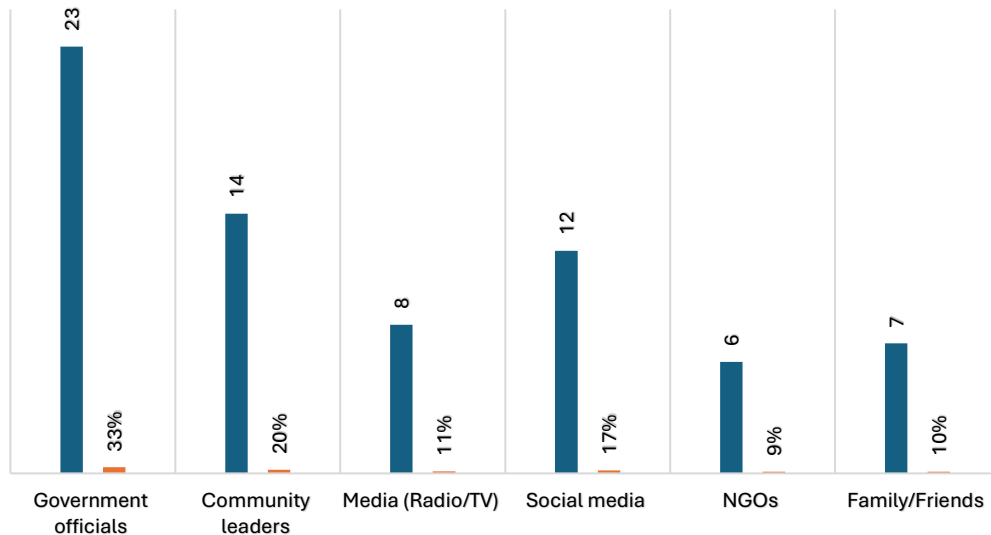
Countries with strong disability-inclusive policies, such as Sweden and Canada, have demonstrated that targeted awareness campaigns, community engagement, and

accessible communication significantly improve program uptake among PWDs (World Bank, 2023). In Zambia, programs such as the Social Cash Transfer (SCT) Scheme, the Food Security Pack (FSP), the Persons with Disabilities Fund, and the Public Welfare Assistance Scheme (PWAS) aim to support vulnerable groups, including PWDs. However, without effective dissemination of information and tailored outreach strategies, many eligible individuals remain unaware or unable to access these services. Addressing this gap requires collaboration between government agencies, disability organizations, and community leaders to enhance information accessibility and program reach.

Reflecting on these challenges, one participant in the FGD shared: *"I have lived with a disability for over 20 years, but I only recently learned that there are programs meant to help people like me. No one ever came to my community to explain these things. If we don't know, how can we benefit?"*. This testimony highlights the urgent need for inclusive communication strategies to ensure that social protection programs reach and effectively support PWDs.

#### **4.3.2 Initial source of awareness about disability-inclusive social protection programs**

Understanding how respondents first learned about disability-inclusive social protection programs in Zambia was necessary for the research to highlight the effectiveness of outreach and information dissemination strategies. This information helped identify which communication channels, e.g. community meetings, media campaigns, or referrals, were most effective in reaching PWDs. It also highlighted potential gaps in awareness efforts that may prevent marginalized groups from accessing these programs. By analyzing this factor, the research provided recommendations to improve awareness and ensure that information about these programs is accessible to all target beneficiaries. Figure 5 shows how the respondents first learned about the social protection in Zambia.



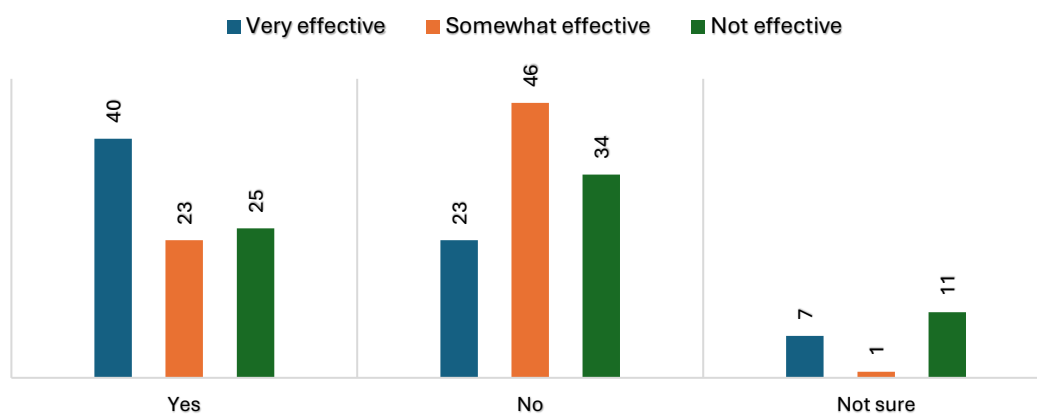
**Figure 5:** Initial source of awareness about disability-inclusive social protection programs

Source: Field data (2024)

The study revealed that one third of participants discovered information about disability programs from government officials, while a fifth learned from community events, and smaller percentages obtained details from media, NGOs, family and friends. For individuals to listen and understand, the government should decentralize services. The results matched secondary data, showing that awareness of social protection programs among individuals with disabilities varies greatly, depending on factors like education, media campaigns, and government initiatives. In wealthier nations in Europe and North America, there is typically greater knowledge thanks to well-developed social welfare programs and widespread sharing of information. In the European Union, research conducted by the European Union Agency for Fundamental Rights (FRA) indicates that approximately 70% of individuals with disabilities know about at least one social protection program that they can access (FRA, 2024). This knowledge is strengthened through focused public outreach campaigns, community engagement, and the incorporation of disability rights into mainstream policy discussions.

### 4.3.3 Effectiveness of Government and NGO Initiatives to Raise Awareness of Social Protection Programs for Persons with Disabilities in Zambia

Assessing respondents' opinions on the effectiveness of government or NGO initiatives that inform PWDs about social protection programs in Zambia was necessary to help the research evaluate the reach and impact of these initiatives. By gathering opinions, the study identified strengths and weaknesses in these initiatives thereby providing insights into how these efforts can be improved to enhance their effectiveness and inclusivity. Figure 6 shows the effectiveness of specific government or NGO initiatives that inform PWDs about social protection programs in Zambia.



**Figure 6:** Effectiveness of Government and NGO Initiatives to Raise Awareness of Social Protection Programs for Persons with Disabilities in Zambia

Source: Field data (2024)

The researcher found that government or NGO initiatives in Zambia informing people with disabilities about social protection programs had varying levels of effectiveness: 40 found it very effective, 23 somewhat effective, and 25 not effective. However, 23 disagreed with its effectiveness, 46 found it somewhat ineffective, and 34 said it was not effective. It is crucial for individuals with disabilities to be aware of existing social protection programs in order to benefit from them. If people with disabilities are not aware of these programs, they may not be able to get the benefits and services they deserve. Researchers have investigated the awareness and availability of disability-inclusive social protection programs in different global settings, encompassing both advanced and developing nations.

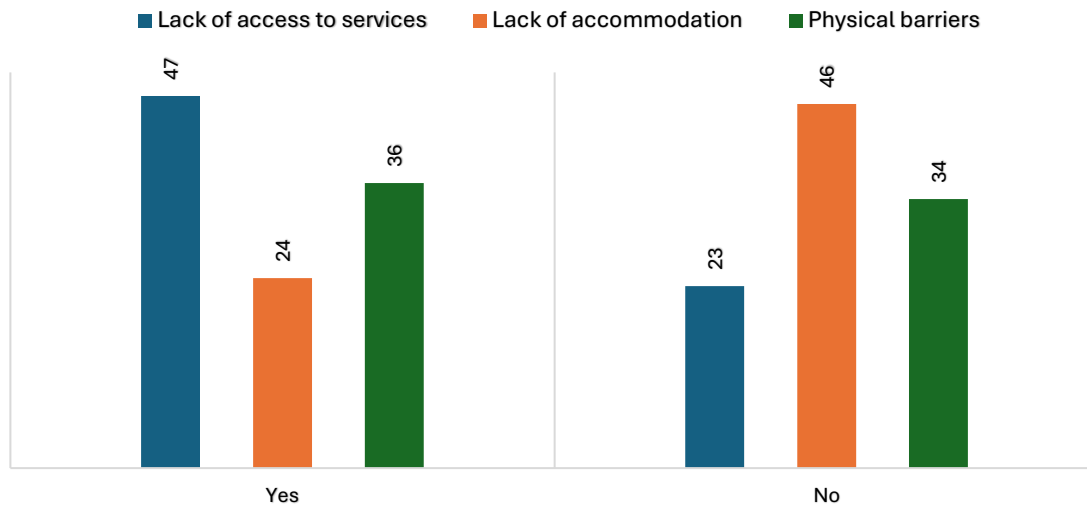
The findings reveal that while a minority (40 out of 70 respondents) perceive initiatives to inform PWDs about social protection programs as very effective, a significant proportion find them somewhat or entirely ineffective, highlighting critical gaps in outreach and communication. These results resonate with Quinn and Degener's (2002) assertion that awareness is pivotal to the success of disability-inclusive policies. Similar studies globally and in Zambia identify low awareness as a recurring barrier, particularly in developing contexts where information dissemination is constrained by limited resources, stigma, and infrastructure challenges (UNICEF, 2021). Strengthening information dissemination through targeted, accessible, and inclusive communication strategies is essential to enhance program effectiveness and ensure equitable access for PWDs.

The findings highlight significant gaps in awareness and accessibility of disability-inclusive social protection programs among PWDs in Zambia, emphasizing the need for improved outreach and communication. While the cash transfer program showed promise with 57% support, other initiatives, particularly those targeting hearing and cognitive disabilities, faced higher rejection rates due to limited awareness or perceived relevance. The data underscores that access to information is uneven, with only a third of respondents learning about programs through government officials and even fewer through NGOs, media, or community events.

#### **4.4 Extent to which social protection policies address the unique needs and challenges faced by persons with disabilities**

##### **4.4.1 Addressing the unique needs and challenges of persons with disabilities through social protection policies**

The study analyzed the core purpose of the social protection policies in order to understand their inclusivity and equity. Examining whether social protection policies effectively address the specific needs helped assess their relevance, inclusiveness, and impact on improving the well-being and economic empowerment of individuals with disabilities. This focus was critical for identifying gaps and providing recommendations to enhance policy effectiveness. Thus Figure 7 shows the perception of how social protection policies address the unique needs and challenges of PWDs.



**Figure 7:** Addressing the unique needs and challenges of persons with disabilities through social protection policies

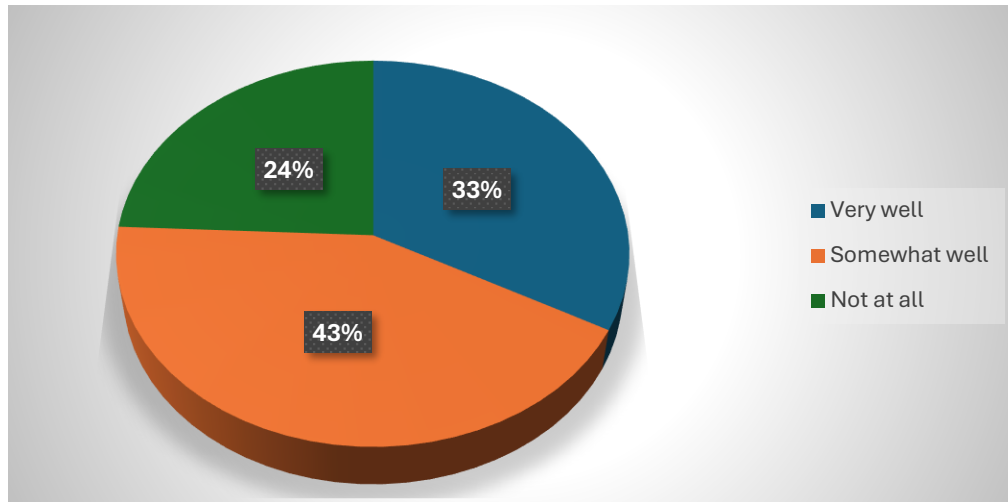
Source: Field data (2024)

The findings indicate that access to services, accommodation, and physical barriers significantly impact the effectiveness of disability-inclusive social protection policies. A majority (47 out of 70) highlighted access to services as critical, while 36 cited physical barriers, and 24 emphasized the importance of accommodations. However, notable disagreement among respondents—23 reporting no lack of access, 46 disagreeing with the lack of accommodation, and 34 disputing physical barriers—suggests variability in individual experiences, possibly due to differences in location, disability type, or program outreach. These results align with global studies, such as Bonaccio’s (2020) research in the United States, which highlighted challenges like navigating complex application processes and accessing welfare offices.

#### 4.4.2 Effectiveness of Programs in Addressing Disability-Specific Challenges

The effectiveness of programs in addressing disability-specific challenges was analyzed to gain insight into how different types of disabilities require tailored interventions to ensure equitable access and benefits. By assessing how well programs cater to these diverse needs, the study determined whether social protection policies were inclusive and adequately designed. This evaluation was essential for identifying gaps and recommending improvements to ensure that programs effectively address the unique challenges faced by PWDs. As such, Figure 8 expresses insights

into how well the programs cater to the specific challenges faced by the type of disability, assessing their potential impact on the effectiveness of the social protection policies.



**Figure 8:** Effectiveness of Programs in Addressing Disability-Specific Challenges  
Source: Field data (2024)

Almost everyone encounters challenges and obstacles at some point in their lives. However, individuals with disabilities may encounter obstacles more often and with more significant consequences. The study reported that 24% showed no effect, 33% showed a slight effect, and 43% showed some effectiveness. The research aligns with the secondary data findings showing that in high-income countries, social protection policies are typically more comprehensive and more effectively integrated into broader welfare systems. For instance, in nations such as Sweden, Germany, and Canada, individuals with disabilities receive advantages from organized disability pensions, healthcare services, and employment support programs (UN, 2018). These policies aim to offer both financial aid and encourage social integration and autonomy. Barrientos & Hulme (2008) examined the structure of social protection schemes in different nations, underscoring that numerous policies overlook the distinct requirements of individuals with disabilities.

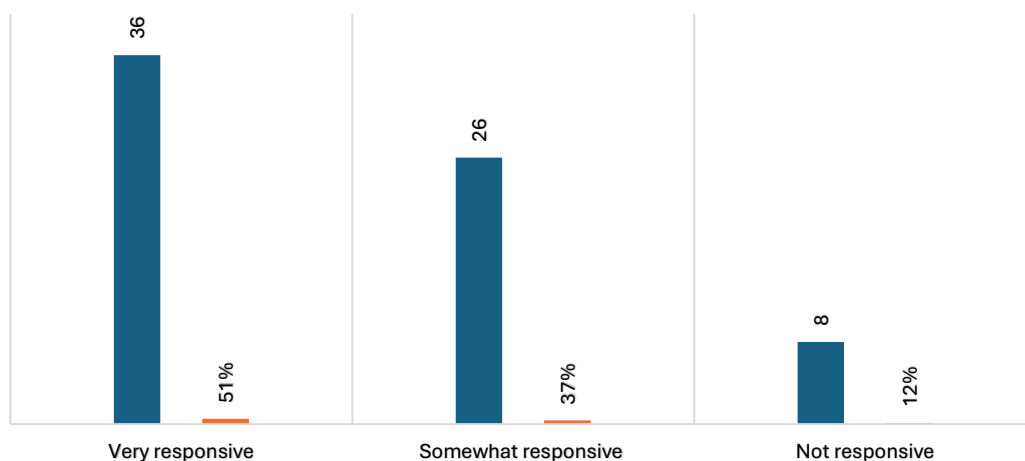
The findings indicate that while 33% of respondents believe disability-inclusive social protection programs in Zambia effectively address the specific challenges faced by different disabilities, the majority (43%) find them only somewhat effective, and 24% feel they do not adequately cater to their needs. This suggests that while some

progress has been made in tailoring programs to specific disabilities, significant gaps remain in ensuring comprehensive support. Many existing social protection programs, such as the SCT and the FSP, do not fully accommodate the diverse and complex needs of PWDs, particularly those with physical impairments who require mobility aids, accessible infrastructure, and tailored economic empowerment initiatives. During the FGDs, one participant with a physical disability shared his frustrations with the limitations of current programs. He stated, *"I receive the Social Cash Transfer, but the amount is too small to cover my basic needs. I need a wheelchair, but there is no support for that. The roads in my area are bad, so even when I try to go to the market to do business, I struggle because there are no proper walkways or ramps. The Food Security Pack is meant to help us start farming, but how can I manage heavy physical work when my legs are weak? No one considers these things when they design these programs."* His experience highlights the lack of disability-specific provisions, such as assistive devices, accessible infrastructure, and alternative livelihood options tailored to persons with physical disabilities. There is a need for a more holistic approach to disability-inclusive social protection that goes beyond financial aid and incorporates accessibility, mobility support, and sustainable livelihood interventions.

Globally, similar patterns are observed, particularly in low- and middle-income countries, where resource constraints and limited disability-specific data hinder program effectiveness (Isaac, Miracle and Toluwase, 2021).

#### **4.4.3 Government Responsiveness to Concerns Raised by Persons with Disabilities on Social Protection**

Government responsiveness to concerns raised by PWDs on social protection is a significant factor in understanding the extent to which policies are being implemented effectively and equitably. Understanding this aspect is crucial for evaluating the inclusiveness, adaptability, and sustainability of social protection policies, as well as for identifying areas requiring improvement to better serve PWDs. Figure 9 highlights the findings related to this factor.



**Figure 9:** Government Responsiveness to Concerns Raised by Persons with Disabilities on Social Protection

Source: Field data (2024)

The Zambian Government has put in place various laws and policies regarding individuals with disabilities, ensuring their access to employment, basic services, worker benefits, and social security. A study by Banks, Kuper, & Polack (2017) found that 51% of programs were very responsive, 37% somewhat responsive, and 1% not responsive, but effectiveness is hindered by implementation challenges, lack of awareness, and limited resources. Social protection policies for individuals with disabilities in Africa are typically less advanced than international norms, mirroring wider socioeconomic difficulties. Numerous African nations have implemented social protection measures in accordance with global obligations, including the African Charter on Human and Peoples' Rights and the CRPD.

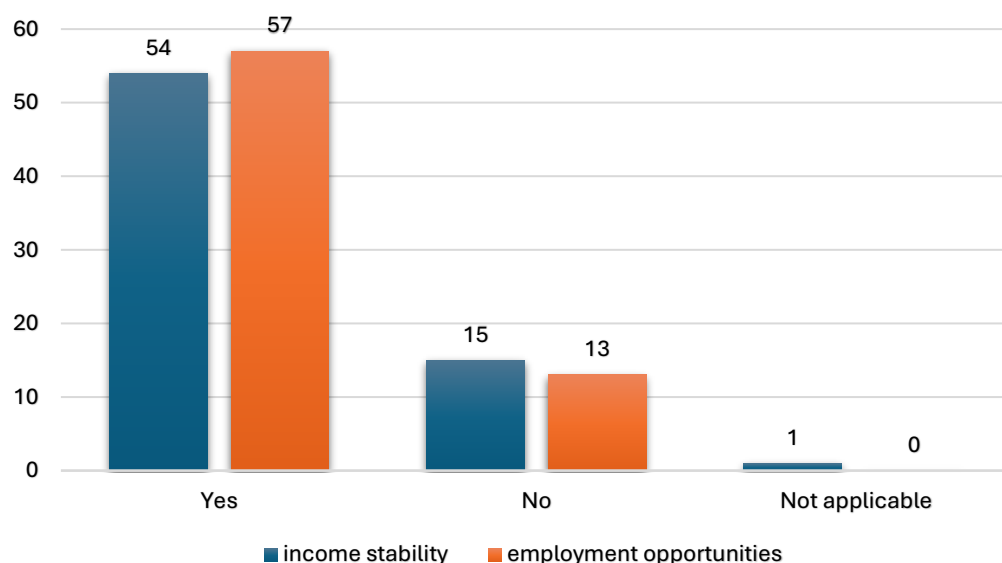
The findings further reveal that while a majority of respondents (62%) perceive the government as at least somewhat responsive to issues raised by PWDs, 36 finding it very responsive and 26 somewhat responsive, a notable minority (8) feel the government is not responsive. This suggests a relatively positive perception of government efforts but highlights areas requiring improvement, particularly for more marginalized or underserved groups. Globally, studies indicate that responsiveness to disability concerns is often higher in countries with strong policy frameworks, active

disability advocacy, and dedicated funding, but lower in low-income settings due to bureaucratic inefficiencies and limited resources.

#### 4.5 Impact of disability-inclusive social protection policies on the economic empowerment and well-being of persons with disabilities

##### 4.5.1 Impact of Social Protection Programs on Economic Empowerment

The gain more insight on the impact of social protection programs on economic empowerment, the study sought to assess how these programs influence income stability, employment opportunities, and overall financial autonomy thereby providing insight into their effectiveness in addressing poverty and inequality among PWDs. Understanding this impact helped identify gaps in implementation and areas where programs can be improved to foster sustainable livelihoods. Additionally, evaluating economic empowerment aligns with global research highlighting the role of inclusive social protection in reducing vulnerabilities and promoting self-reliance, particularly in low- and middle-income countries where economic disparities remain pronounced. This analysis offers actionable insights for policymakers to enhance program relevance and accessibility, ultimately contributing to the broader goal of social equity and inclusion. Figure 10 shows how social protection programs impacted economic situation of PWDs.



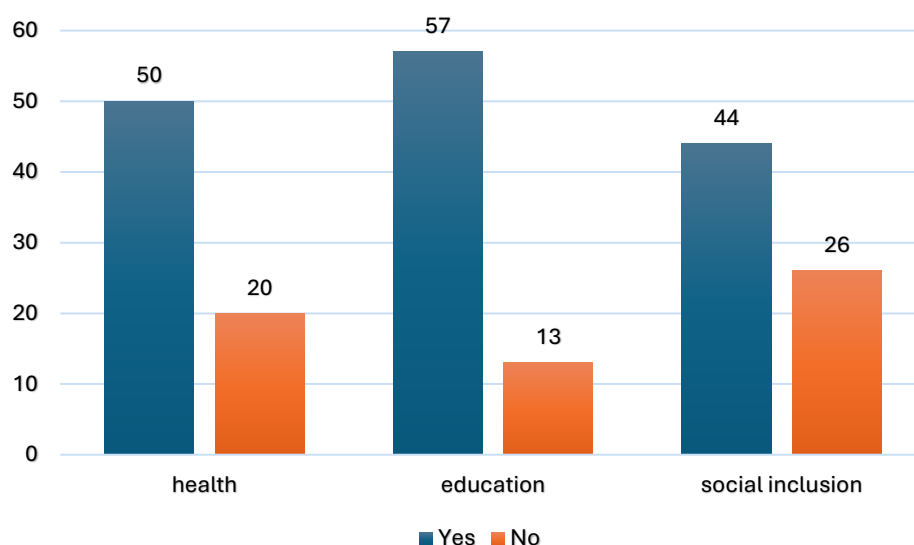
## **Figure 10: Impact of Social Protection Programs on Economic Empowerment**

Source: Field data (2024)

Social protection policies that include people with disabilities have been demonstrated to greatly enhance the economic independence of individuals with disabilities. In developed countries, social protection systems frequently offer disability pensions, job assistance, and healthcare access, which help boost the financial autonomy of individuals with disabilities. A survey revealed that 54 agreed on income stability, 57 noted employment opportunities, 15 disagreed on income stability, and 13 disagreed on employment opportunities, suggesting that most benefited from job opportunities. Yet, the effects of disability-inclusive social protection policies on economic empowerment are inconsistent in low- and middle-income countries. While a few nations have made notable progress, numerous others face challenges due to scarce resources and insufficient execution.

### **4.5.2 Impact of policies and programs on overall well-being**

Understanding how these policies influence the well-being of PWDs helped to assess whether they address fundamental needs and promote holistic development. Furthermore, this factor highlights the extent to which these programs align with Zambia's commitments to the UN SDGs, particularly those related to reducing inequality and improving access to essential services. By examining well-being, the research identified gaps and areas for improvement, providing actionable insights to enhance the inclusivity and impact of social protection measures. Figure 11 highlights some policies or programs that have impact on the overall well-being of PWDs.



**Figure 11:** Impact of policies and programs on overall well-being

Source: Field data (2024)

Social protection policies that include individuals with disabilities are important in improving their well-being by increasing their access to healthcare, education, and social services. In nations that have extensive social protection systems, individuals with disabilities frequently experience improved health results, increased educational achievements, and enhanced social participation. Records showed that 50 individuals acknowledged the influence of policies on health, 57 on education, and 44 on social inclusion; conversely, 20 disagreed on health, 13 on education, and 26 on social inclusion. Individuals with disabilities in Zambia still encounter challenges in obtaining healthcare, especially in remote regions where there is limited access to medical facilities or resources for specialized treatment (UNICEF, 2021). In Zambia, disability-inclusive social protection policies have positively influenced the education sector, however, there are still obstacles to address. Despite government attempts to improve educational opportunities for children with disabilities, such as offering scholarships and promoting inclusive education, many still encounter obstacles in receiving a quality education.

#### **4.5.3 Enhancing social protection programs to foster inclusion and sustainable poverty reduction for persons with disabilities**

Examining how social protection programs help people with disabilities participate more fully in society and escape poverty sustainably was necessary for this study in addressing the dual goals of empowerment and long-term socioeconomic inclusion. Understanding the role of social protection programs in reducing poverty sustainably highlights their effectiveness in breaking intergenerational cycles of disadvantage and fostering greater social cohesion.

Following the FGD that was conducted with some community members and PWDs, a lot of emerging themes that came out aligned with national and global trends in relation to the research study. PWDs frequently cited the critical role of social protection in addressing immediate needs, such as food, shelter, and healthcare. These needs must be met before individuals can engage in higher-order societal activities. The hierarchy of needs underscores that economic empowerment and active participation in civic life (e.g., voting, community leadership) require a stable foundation. This aligns with the UN CRPD, which highlights the importance of accessibility and adequate living standards as prerequisites for inclusion. Evidence from studies conducted by the ILO (2020) indicates that comprehensive social protection systems that cover healthcare, housing, and nutrition enable individuals with disabilities to transition into productive roles in society. Brazil's *Benefício de Prestação Continuada* (BPC) program, which provides a non-contributory pension for PWDs, has been effective in improving basic living standards and encouraging participation in education and work. The study found that recipients of the BPC used the funds not only for basic needs but also to invest in small businesses, demonstrating the program's transformative potential. While Zambia's SCT program helps beneficiaries meet basic needs, limited benefit amounts often prevent households from progressing beyond subsistence. Expanding the program's scope to address education and healthcare costs directly related to disabilities could yield better results. One of the respondents in the study provided an insight into this aspect by highlighting that "*Social protection should not only put food on the table but also support us to access medical care and pay for mobility aids. When my basic needs like food and medicine are taken care of, I can think about starting a business or even joining community meetings*" While the SCT program in Zambia has been lauded for its role in reducing extreme poverty, its

coverage for PWDs remains limited. According to a report by UNICEF (2021), while beneficiaries have reported improved access to food and healthcare, limited benefits restrict their ability to engage in income-generating activities.

The inadequacy of current benefit levels often results in a cycle of dependency, as recipients are unable to save or invest for the future. By increasing the value of disability benefits and providing inflation-indexed adjustments, social protection systems can prevent recipients from sliding back into poverty after economic shocks. Furthermore, targeted financial literacy programs can maximize the impact of increased benefits. For example, South Africa's Disability Grant is indexed to inflation and set at a level sufficient to cover essential living expenses, allowing beneficiaries to focus on education and entrepreneurship. This Disability Grant has been instrumental in reducing poverty among PWDs. Research by the Southern African Labour and Development Research Unit (SALDRU) (2022) shows that sustained and adequate financial support significantly reduced reliance on informal, often exploitative, coping mechanisms and encourages long-term planning. While this is a good practice in South Africa, Zambia's SCT program currently provides fixed, low-level cash transfers that do not account for the specific needs of PWDs. The SCT program provides a monthly stipend, but the amount often falls short of addressing the multifaceted challenges faced by households with PWDs. One respondent added that *"The money we get is not enough to start anything meaningful. If they increased it, we wouldn't keep coming back for help"*. This scenario has even led to the creation of dependency syndrome in the beneficiary who fail to graduate from the program. A study by the Institute for Development Studies (IDS) suggests that raising transfer values could significantly impact economic empowerment (UNICEF, 2021). Policy reforms that increase benefits, coupled with targeted support for income-generating activities (e.g., microloans), could enhance sustainability and economic empowerment.

Furthermore, the participants argued against the notion of "double-dipping" (receiving multiple forms of assistance) and instead advocated for complementary benefits tailored to unique household challenges. They argued that providing assistive devices, for example, alongside cash transfers could enhance mobility and enable economic participation. This aligned with the study by the World Bank (2020) which highlighted

the importance of bundling social protection programs with complementary services, such as vocational training and access to credit. In the Philippines, the Pantawid Pamilyang Pilipino Program (4Ps) integrates disability benefits with skills development initiatives, empowering PWDs to achieve financial independence. Zambia's SCT program lacks integration with other support services. This has limited its impact on long-term economic empowerment. The Zambia Federation of Disability Organizations (ZAFOD) has called for more holistic approaches, including employment programs and access to education (UNICEF, 2021).

Disability-inclusive social protection programs are vital to achieving the twin goals of economic empowerment and well-being. While Zambia has made strides through programs like the SCT, significant gaps remain in benefit adequacy and program integration. Drawing on global best practices, Zambia can adopt a more comprehensive and inclusive approach to social protection, ensuring PWDs are equipped to participate fully in society and achieve sustainable poverty reduction.

## **CHAPTER FIVE DISCUSSION OF FINDINGS**

### **5.1 Introduction**

In this chapter, the paper delves into the findings of the research study. These findings were the results and conclusions derived from the data analyzed and investigated. The purpose of this discussion was to analyze the implications and significance of these findings as well as to share insights and potential areas for further research. To effectively discuss the findings, the context that guided the research discussion was the three established research objectives which were:

1. To assess the awareness levels and accessibility of existing social protection programs among persons with disabilities.
2. To examine the extent to which social protection policies address the unique needs and challenges faced by persons with disabilities.
3. To evaluate the impact of disability-inclusive social protection policies on the economic empowerment and well-being of persons with disabilities.

### **5.2 The awareness levels and accessibility of existing social protection programs among persons with disabilities**

This study revealed critical insights into the awareness levels and accessibility of disability-inclusive social protection programs in Zambia, highlighting systemic challenges in program outreach, design, and implementation. These findings align with global patterns observed in low- and middle-income countries, where barriers such as stigma, resource constraints, and limited infrastructure hinder effective program delivery and utilization. By assessing respondents' perceptions, awareness, and accessibility of these programs, the study provided a comprehensive understanding of the gaps that affected the inclusion and empowerment of PWDs.

The results of the survey showed mixed results for social protection programs that include PWDs. While there is widespread support for cash transfer programs, 57% of respondents believed that these programs are effective in solving financial problems; other programs targeting PWDs face rejection. For example: 66% of respondents believed that disability benefits were ineffective, while programs targeting hearing loss

and cognitive disabilities were ineffective by 49% and 51% respectively. These findings suggest that while cash transfer programs are effective in addressing immediate financial needs, disability programs are less inclusive and more vulnerable to addressing the diverse needs of PWDs. Cash-based programs reduce poverty and financial barriers of vulnerable groups (Barrientos, 2013). However, as the World Bank (2021) has highlighted, disability-specific programs often face stigma, generalization and limited use. For Zambia, these challenges highlight the need for strategies to address the diverse needs of PWDs.

While one-third of respondents learned about social protection programs from government officials, a small percentage mentioned personal collaboration from social events, the media, NGOs and social media. This disparate reporting reflects weak communication strategies and limited outreach programs, particularly at the decentralized level. Global awareness is a key factor in the success of social protection. Studies by UNICEF (2021) and Quinn and Degener (2002) show that information directly impacts the ability of disadvantaged groups to access and use services. In comparison, EU countries have achieved high levels of awareness, up to 70%, through public campaigns, strong institutions and policies that support the rights of PWDs (FRA, 2024). For Zambia, the awareness gap indicates an urgent need for community initiatives, the dissemination of useful information and better use of media and NGO networks to raise awareness of PWDs. The effectiveness of dissemination was assessed as mixed: 40 respondents considered government and NGO efforts to be effective. However, 57 respondents considered these measures to be partial or ineffective. These findings highlight a major gap in presentation and communication strategies that limit the visibility and accessibility of the program. Similar challenges exist in other low-income countries such as Kenya and Uganda, where barriers to access, stigma and infrastructure disruptions hinder effective communication (Habilitation International, 2018). Research shows that without adequate awareness, PWDs may not benefit from existing initiatives. These measures will ensure that all groups with disabilities have access to information, regardless of their specific needs.

Most participants identified problems such as physical barriers to access services, limited special accommodations for PWDs, and unequal distribution of materials, documents and resources. Research by Quinn and Degener (2002) confirms that

awareness and accessibility are important for the success of social protection. Unless these problems are addressed, PWDs will be excluded from programmes designed to support them. For Zambia, addressing these issues requires providing services to rural and underserved communities and investing in infrastructure, including accessible transport and communications.

The findings from the FGDs that only 35% of PWDs and 50% of community members are aware of social protection programs in Zambia highlights a critical gap in the effectiveness of disability-inclusive social protection policies. Effective policies should ensure not only the availability of support but also widespread awareness and accessibility for intended beneficiaries. The low awareness among PWDs suggests weaknesses in information dissemination, outreach, and engagement efforts by policymakers and implementing agencies. This aligns with previous studies, such as the Zambia Federation of Disability Organizations (ZAFOD, 2021) report, which found that many disability-focused policies exist but remain largely ineffective due to poor implementation, limited outreach, and lack of consultation with PWDs. Similarly, a study by the African Disability Forum (2022) across several Southern African countries revealed that despite the adoption of social protection measures, gaps in awareness and accessibility persist, preventing meaningful inclusion of PWDs. In Zambia, programs such as the Social Cash Transfer (SCT) Scheme and the Public Welfare Assistance Scheme (PWAS) aim to support vulnerable populations, but their impact is undermined when the intended beneficiaries are not adequately informed or engaged. The lived experiences shared during the FGDs further reinforce these findings, demonstrating the practical challenges faced by PWDs in accessing social protection programs. One participant expressed frustration, stating, *"I have never heard of any program that helps people with disabilities. If there are such programs, why don't they come to our communities and tell us?"* This sentiment reflects the failure of outreach strategies to reach the most marginalized groups. Another participant noted, *"Even when we hear about these programs, the process of applying is too difficult, and no one explains it to us in a way we understand."* This underscores the need for simplified, accessible information and support mechanisms. Additionally, a community member shared, *"We see people getting help, but most times it is not those who need it the most. There is a lot of favoritism in selecting beneficiaries."* This points to concerns about transparency and fairness in program implementation. These testimonies

illustrate that while social protection policies exist, their effectiveness is significantly hindered by awareness gaps, bureaucratic barriers, and issues of equity in distribution. Strengthening outreach, ensuring accessible communication, and improving transparency in implementation processes are crucial to making social protection policies more inclusive and effective for PWDs in Zambia.

The EU's success in raising awareness has been due to its coordination of public outreach, the integration of disability rights into policy frameworks, and stakeholder engagement. Using similar strategies could increase the visibility and accessibility of programs in Zambia. The findings highlight a range of policies and practices that undermine the benefits of disability-inclusive social protection in Zambia. These include inadequate and inequitable awareness and access to services, inadequate adaptation of programs to specific disability-related issues, and issues such as infrastructure and lack of funding. By addressing these issues, Zambia can fulfill its commitment to equality and inclusion, empower PWDs and contribute to the SDGs.

The study findings provide valuable insights for policy makers, experts and advocates in Zambia and other low-income regions, highlighting the importance of designing effective programs that are tailored to the specific needs of PWDs. The findings revealed significant awareness and accessibility gaps that hinder the participation and empowerment of PWDs. These gaps reflect physical problems such as inadequate infrastructure, inadequate expansion and inadequate adaptation of services to meet the diverse needs of PWDs. The gap in perceptions of programme effectiveness, particularly the gap between widespread support for cash transfer programs and rejection of disability-specific programs, highlights the need for greater integration. While cash transfers address immediate financial challenges, certain disability-specific programs remain underutilized due to stigma, limited coverage, and financial constraints. The study also highlighted the program's limitations, as well as the heavy reliance on lack of awareness and inadequate communication strategies. Addressing these issues requires urgent adaptation of disability-inclusive social protection in Zambia. Key strategies include distributing referral services to ensure services reach underserved areas, investing in infrastructure, and using multiple communication channels to make services visible and accessible. Greater collaboration between government, NGOs, and OPDs is also essential to develop and implement effective

services that address the specific needs of PWDs. Best practices in developed regions such as the EU suggest that coordination of civil society, strong institutions, and the integration of disability rights into broader social protection systems can be beneficial. By learning from these practices, Zambia can improve its policies and programs to better serve PWDs.

### **5.3 The extent to which social protection policies address the unique needs and challenges faced by persons with disabilities**

The findings of the study regarding the extent to which social protection policies address the unique needs and challenges faced by PWDs in Zambia provide critical insights into the successes and shortcomings of current policy frameworks. This discussion situates the findings within the broader context of global and local trends, offering a nuanced analysis of the effectiveness of disability-inclusive social protection policies.

Research shows that awareness of and access to services, including barriers significantly influence the effectiveness of social protection programs. The majority of respondents (67%) indicated that access to services was important, indicating that many PWDs have difficulty accessing the help and support designed to help them. Physical barriers were also a significant concern for 36 respondents, with 24 respondents highlighting the importance of tailoring programs to their needs. However, a significant number of respondents disagreed with these findings, suggesting that differences may be related to geographic location, type of disability and outreach effectiveness. In Zambia, these problems are exacerbated by inadequate infrastructure, limited resources, and lack of access for PWDs. Bonaccio et al. (2020) demonstrated that even in high-income countries like the United States, PWDs often face challenges such as navigating complex application processes and reaching welfare offices. For example, people with limited mobility may have difficulty accessing government offices due to poor infrastructure and inadequate housing, while people with hearing impairments often experience communication difficulties when accessing public services. Addressing these challenges requires investments in inclusive infrastructure, the simplification of administrative processes, and accommodations such as sign language interpreters and disability-friendly facilities. Lessons can be drawn from countries like Sweden and Germany, where social protection systems

incorporate accessible service delivery and universal design principles, ensuring equitable access for all (UN, 2018).

The study showed that although some progress has been made, significant gaps remain in the integration of the special needs of PWDs. Similar patterns are seen around the world, particularly in low and middle-income countries, where there is limited and inadequate disability-related data. Isaac, Miracle, and Toluwase (2021) argue that this gap is often due to a one-size-fits-all approach to social protection that does not meet the needs of different PWDs. In Zambia, this has been hampered by the limited availability of disability-specific grants and services, highlighted in this study by high refusal rates for programs targeted at hearing and cognitive disabilities.

The FGDs highlighted the ongoing challenges in the implementation of disability-inclusive social protection policies in Zambia, particularly in addressing the unique needs of PWDs. While some progress has been made, the fact that only 9 out of 23 PWDs in the FGDs expressed positive experiences suggests that most social protection programs fail to fully integrate disability-specific considerations. This aligns with Isaac, Miracle, and Toluwase (2021), who argue that many social protection policies globally adopt a one-size-fits-all approach, neglecting the diverse needs of PWDs. In Zambia, the lack of disability-specific grants and services further exacerbates this issue, particularly for individuals with hearing and cognitive disabilities who often face high rejection rates. Moreover, the limited availability of assistive devices, accessibility modifications, and tailored vocational training opportunities continues to hinder the effectiveness of social protection interventions. A key lesson can be drawn from South Africa, where the Disability Grant provides direct financial support to eligible individuals based on their specific impairments, ensuring that different disability groups receive targeted assistance (World Bank, 2022).

From the FGDs, lived experiences further illustrated how existing social protection programs either support or fail to meet the unique needs of different PWDs. One visually impaired participant expressed gratitude for the SCT program, stating, *"Being blind makes it hard to find work, but the small support I get from the government has helped me buy food and sometimes even hire someone to help me move around."*

However, many other participants shared concerns about exclusion. A physically disabled respondent noted, *"They tell us these programs exist, but when I tried to apply, they said I was not disabled enough, and could only support people with severe disabilities. How do they decide who needs help?"* Similarly, a deaf participant highlighted communication barrier saying, *"Most government offices don't have sign language interpreters. Even when I go to apply for support, no one understands me, so I leave without help."* These testimonies reinforce the urgent need for more inclusive policies that consider accessibility, fairness in beneficiary selection, and tailored support mechanisms to ensure that social protection programs in Zambia effectively serve all PWDs.

Furthermore, research suggests that governments tend to be more responsive in countries where there are good policies and support for PWDs. For example, in Canada and Australia, efforts are being made to provide funding and partner with stakeholders to ensure that the voices of PWDs are reflected in policy decisions (Banks, Kuper, & Polack, 2017). In Zambia, the government has shown increased commitment to disability inclusion through initiatives such as the PWDs Act (2012) and implementation of the UN CRPD. Better collaboration with CSOs, regular monitoring of policy implementation and allocation of funding to programs that include PWDs can strengthen the responsiveness of government and ensure that programs are effective and efficient.

Significant differences between Zambia and high-income countries in terms of the social protection for PWDs are highlighted. In countries such as Sweden, Germany and Canada, social protection policies are integrated into broader welfare systems, providing comprehensive support such as disability pensions, healthcare, and employment services (United Nations, 2018). Zambia can learn from best practices around the world. Decentralizing programs, increasing community outreach, and using the media can increase visibility and accessibility. In addition, using accessible infrastructure and planning services, such as assistive technology and accessible transportation for PWDs, can improve access to services for PWDs. Increasing stakeholder engagement and investment in policy change will allow programs to better address the diverse needs of these populations. The findings of this study highlight the urgent need to strengthen disability-related social protection in Zambia.

#### **5.4 The impact of disability-inclusive social protection policies on the economic empowerment and well-being of persons with disabilities**

With reference to objective three, the study aimed to evaluate the impact of disability-inclusive social protection policies on the economic empowerment and well-being of PWDs. The study findings provided critical insights into how disability-inclusive social protection policies affect the economic empowerment and well-being of PWDs in Zambia.

The survey results showed that Zambia's social protection policy, which includes PWDs, has positively impacted economic growth. These results are consistent with international trends showing that effective social protection programs can reduce poverty and increase the independence of PWDs. However, 15 and 13 respondents reported dissatisfaction with both stable income and employment, suggesting a gap in performance. Differences in impacts are often related to geographical location, type of disability and program implementation. In Zambia, resource constraints and limited service-coverage often exclude people living in rural areas and those with less visible disabilities such as mental health issues. The role of social protection policies in promoting inclusion is widely recognized worldwide, however, these benefits are rare in low and middle-income countries due to challenges such as lack of funds and stigma.

On the impact of disability-inclusive policies on healthcare access, the diverse responses highlight the ongoing challenges in ensuring equitable access to health services for PWDs in Zambia, coupled with inadequate infrastructure, especially in remote areas. Inclusive social protection systems have proven effective in improving the well-being of PWDs. Using Sweden and Canada as examples, global healthcare is critical to accessibility and ensuring that PWDs receive timely and appropriate care (World Health Organization, 2021). The adoption of similar concepts such as mobile health clinics and telemedicine in Zambia could help close the gap in access to healthcare in underserved areas.

The study findings show that while progress has been made in fostering societal participation for PWDs, gaps remain in addressing stigma and discrimination. As previous studies have shown, effective social protection policies integrate disability

awareness campaigns and community-based rehabilitation programs to promote inclusion. For example, in South Africa, *Disability Rights Awareness Month* has helped to eliminate stereotypes among people with disabilities and promote social cohesion (Banks, Kuper, & Polack, 2017). Re-implementing these initiatives to promote greater integration could move Zambia toward a more inclusive society where no one is left behind. However, many challenges remain that limit policy effectiveness, including inadequate funding, discrimination and prejudice, and inefficient implementation. These challenges highlight the need for more comprehensive reforms to make communities more inclusive in Zambia.

One participant with a physical disability shared his struggles with the limitations of Zambia's SCT and FSP programs in improving his economic empowerment and well-being. He explained, *"I have been on the Social Cash Transfer program for three years now, but the amount I receive is barely enough to cover my daily needs, let alone invest in something that can sustain me in the long run. As someone with limited mobility, I cannot do heavy labor, yet the Food Security Pack mostly supports agricultural activities that require physical strength. I tried poultry farming, but without proper startup capital or technical support, it was difficult to maintain. There are no alternative livelihood programs designed for people like me, and without assistive devices like a proper wheelchair, moving around to seek better opportunities remains a challenge. I feel stuck, dependent on small handouts that do not change my situation."* This shared lived-experience highlights a critical gap in Zambia's social protection programs, while financial assistance exists, it lacks the flexibility and tailored support needed to ensure meaningful economic inclusion for persons with physical disabilities. Without access to business capital, vocational training, and mobility aids, many remain trapped in poverty with little opportunity for self-sufficiency. Similarly, a blind participant expressed frustration over how social protection programs fail to address the unique economic challenges faced by persons with visual impairments. She stated, *"I receive some assistance from the Social Cash Transfer program, but it is not enough to improve my standard of living. As a blind person, finding employment is difficult, yet there are no targeted programs to help me develop skills suited for my abilities. I wanted to open a small shop, but I struggle with sourcing accessible training in business management and financial support to get started. The government provides grants for farming, but how can I farm if I cannot see? There are*

*no special considerations for people like me, and even when I try to apply for other opportunities, the process is not accessible, there are no Braille documents, and most officials do not understand how to assist a blind person. Without accessible information, training, and financial support tailored to my needs, I remain economically dependent with no clear path to self-reliance.*" This underscores how Zambia's social protection programs often take a general approach without addressing the specific barriers that PWDs face. Economic empowerment initiatives must incorporate accessible vocational training, business financing, and adaptive support systems to ensure PWDs can achieve financial independence and a better quality of life.

The results of this study highlight the successes and limitations of disability-inclusive social protection policies in Zambia in promoting economic empowerment and well-beings of PWDs. While these policies have made significant progress in improving income stability, employment, health care and education, significant gaps remain in ensuring equity and broad support. Addressing these inconsistencies through strategic planning, strengthened partnerships and supportive resources is crucial to effectively implementing these policies and ensuring the effective inclusion of PWDs in Zambia. While these policies have produced measurable results such as increased sustainable incomes, increased employment opportunities, improved health and improved educational outcomes, large gaps limit their impact. The success of these policies is in line with the rest of the world, but they demonstrate that social protection can support economic and social freedom when used appropriately.

## **CHAPTER SIX**

### **CONCLUSION AND RECOMMENDATIONS**

#### **6.0 Introduction**

The findings of this study have been presented in the previous chapter and the discussion has put the findings in context of the specific objectives of this research. This chapter provide a conclusion on the discussion and the findings of the research as presented by the researcher and offers recommendations to tackle the limitations noted in the study.

#### **6.1 Conclusion**

The study highlights critical insights into the effectiveness of disability-inclusive social protection policies in Zambia. Awareness of such programs remains a significant challenge, with information dissemination heavily reliant on government officials and community events, while media, NGOs, and personal networks play a lesser role. The limited awareness mirrors global patterns in low- and middle-income countries where resource constraints, infrastructural gaps, and stigma hinder effective outreach. This emphasizes the necessity for decentralized and inclusive communication strategies to improve accessibility and knowledge among PWDs.

Access to services, physical barriers, and accommodations significantly impact the effectiveness of these policies. While many respondents underscored the importance of addressing these issues, others reported differing experiences, revealing disparities likely influenced by location, disability type, or program outreach. These findings resonate with global research, underscoring the need for inclusive infrastructure, streamlined processes, and tailored accommodations to enhance program accessibility and relevance.

The study further reveals that while some progress has been made in tailoring programs to address the specific challenges of different disabilities, significant gaps remain. A large proportion of respondents find existing programs only somewhat effective or entirely ineffective in meeting their needs. These findings align with global challenges in low-income settings, where limited resources and insufficient disability-

specific data hinder comprehensive program design. Strengthening stakeholder engagement and adopting adaptive policies will be crucial to improving program alignment with diverse disability-specific needs.

On government responsiveness, findings suggest a relatively positive perception among respondents, with many recognizing efforts to address disability-related concerns. However, the minority perception of non-responsiveness highlights the need for more consistent, timely, and comprehensive responses, especially for marginalized groups. Enhanced collaboration between stakeholders, regular monitoring, and dedicated funding are critical for sustaining and strengthening this responsiveness.

The study also indicates that Zambia's disability-inclusive social protection programs have positively impacted economic empowerment and overall well-being, with improvements in income stability, employment opportunities, health, education, and social inclusion. However, these benefits are not universally experienced, reflecting variability in program effectiveness and reach. Barriers such as stigma, funding limitations, and implementation inefficiencies remain significant.

In conclusion, while Zambia's disability-inclusive social protection policies demonstrate promise in advancing the economic empowerment and well-being of PWDs, critical gaps in awareness, access, tailored support, and responsiveness hinder their full effectiveness. Addressing these challenges through decentralized service delivery, inclusive infrastructure, enhanced outreach, stakeholder engagement, and adaptive policy implementation will be essential to achieving equitable and impactful outcomes.

## **6.2 Recommendations**

Based on the conclusion from the findings and limitations of the study, the following recommendations are made:

### **The Government**

- Improve Disability Targeting and Accessibility in the SCT Program
  - The government should integrate and strengthen disability-specific criteria into the SCT targeting mechanisms to ensure equitable access for PWDs.

- Establish decentralized registration points with disability-friendly facilities and trained staff to assist PWDs in applying for benefits.
- Introduce digital and mobile registration options to reach PWDs in remote areas with limited mobility.
- Strengthen Disability-Inclusive Support in the FSP Program
  - The government should prioritize PWD-headed households in the allocation of FSP resources, ensuring they receive sufficient inputs to support sustainable livelihoods, specifically under the Alternative Livelihood Initiative (ALI) pillar.
  - Implement adaptive support packages, such as providing assistive agricultural tools, accessible training sessions, and linking PWDs to market opportunities for income generation.

## **NGOs/CSOs**

- Enhance Awareness and Outreach for Disability-Inclusive Social Protection
  - NGOs should develop community-driven awareness campaigns using accessible communication methods (Braille, sign language, and radio) to educate PWDs about their rights and eligibility for social protection programs.
  - Strengthen peer-to-peer advocacy networks where PWDs can share information and experiences, ensuring social protection programs are well understood and utilized.
- Monitor and Advocate for Policy Implementation Improvements
  - NGOs and CSOs should establish independent monitoring mechanisms to track government implementation of disability-inclusive social protection policies and hold policymakers accountable.
  - Collaborate with academic institutions and policymakers to generate disability-specific data and advocate for evidence-based policy adjustments that align with the unique needs of different disability groups.

### **6.3 Recommendations for further study**

This study considered the effectiveness of disability-inclusive social protection policies in Zambia. Further studies may consider other aspects of the impact of social cash transfer on households of PWDs. The barriers faced by PWDs in accessing social protection programs can be another viable topic of research.

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## APPENDIX

### ETHICAL CLEARANCE LETTER



### SCHOOL OF POSTGRADUATE STUDIES

Plot No. 37413, Off Alick Nkhata Mass Media. P. O Box 36711, Lusaka.  
Phone: +260211258505, 258409 Fax +260211233409; Cell +260976075850,961917862,  
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## UNILUS-RESEARCH ETHICS

Ref no: FWA00033228-2110/24

Date: 25<sup>th</sup> October 2024

**STUDENT NAME: Kelly Mahara Kaira**

**An evaluation of the effectiveness of disability-inclusive Social Protection Policies in Zambia**

The above research was submitted to the research ethics committee for review.  
The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.
2. Approval from the necessary authority should be sought.

**The committee wishes you success in your work.**



**Professor Kasonde Bowa**

MSc (Glasgow), M. Med (UNZA), FRCS (Glasgow), FACS, FCS, DPH(LSTMH), MPH (UCL)

Chairman- UNILUS REC

Professor of Urology and Consultant Urologist

Deputy Vice-Chancellor – Research and Innovation

Executive Dean - School of Medicine and Health Sciences

## QUESTIONNAIRE



### **Evaluation of the Effectiveness of Disability-Inclusive Social Protection Policies in Zambia**

Dear respondent,

My name is **Kelly Kaira** and I am currently pursuing my Master of Arts in Development Studies Degree at the University of Lusaka (UNILUS). I am conducting a research study on “**The evaluation of the effectiveness of disability-inclusive social protection policies in Zambia**”. And in achieving this goal, would be executing a survey using this questionnaire as a data collection tool. Your role is highly regarded and appreciated in this study. This engagement is voluntary, so you have the right at any time to end it. Your involvement is confidential and all of your answers will only be used for the purpose of this report. No third parties will be provided with any of the information provided. This research is intended for an academic purpose only.

Thank you for your time.

**SECTION A. Background information.**

1. Sex of the respondent

A. Male [ ]

B. Female [ ]

2. Age of the respondent

A. Less than 20 years [ ]

B. 21-30 years [ ]

C. 41-50 years [ ]

D. More than 51 years [ ]

3. Marital status of the respondents

A. Single [ ]

B. Married [ ]

C. Separated [ ]

D. Divorced [ ]

E. Widowed [ ]

4. Educational level of the respondents

A. None [ ]

B. Primary [ ]

C. Secondary [ ]

D. Tertially [ ]

E. Others specify .....

5. Role in Relation to Disability:

A. Person with Disability [ ]

B. Government Department of Social Welfare Official [ ]

C. INGO/NGO Staff [ ]

D. Community Member [ ]

6. Type of Disability (if applicable):

A. Physical [ ]

B. Visual [ ]

C. Hearing [ ]

D. Cognitive [ ]

E. Others specify .....

**SECTION B. Awareness levels and accessibility of existing social protection programs among persons with disabilities.**

7. Are you aware of any disability-inclusive social protection programs in Zambia?
- A. Yes
  - B. No
  - C. Unsure
8. If yes, which programs are you aware of? (e.g., cash transfers, disability grants, etc.)
- .....
9. How did you first learn about these programs?
- A. Government officials
  - B. Community leaders
  - C. Media (Radio/TV)
  - D. Social media
  - E. NGOs
  - F. Family/Friends
  - G. Others specify .....
10. Are there specific government or NGO initiatives to inform persons with disabilities about social protection programs in Zambia?
- A. Yes
  - B. No
  - C. Unsure
11. If **YES**, how effective are these initiatives in raising awareness?
- A. Very effective
  - B. Somewhat effective
  - C. Not effective
12. How aware are staff of the needs of organizations of people with disabilities?
- A. Very Much Aware [ ]

- B. Aware [ ]
- C. Not Aware [ ]

13. How accessible is information about social protection programs?

- A. Very much accessible [ ]
- B. Accessible [ ]
- C. Not sure [ ]

**SECTION C. Extent to which social protection policies address the unique needs and challenges faced by persons with disabilities.**

14. What kind of challenges does a person with disabilities experience?

.....  
 .....

15. Do you believe that the current social protection policies address the unique needs and challenges of persons with disabilities?

- A. Yes
- B. No

16. If **NO**, what needs are currently not being met?

.....

17. How well do the programs cater to the specific challenges faced by the type of disability (e.g., physical, visual, hearing)?

- A. Very well
- B. Somewhat well
- C. Not at all

18. Are there any additional services or benefits you think should be included in disability-inclusive social protection policies?

.....

19. What is the government's level of responsiveness to issues raised by persons with disabilities regarding social protection?

- A. Very responsive
- B. Somewhat responsive
- C. Not responsive

20. What changes would you like to see in society regarding disability awareness and inclusion?

.....  
.....

21. What role has the government played in ensuring that people with disability are protected?.....

.....

**SECTION D. Impact of disability-inclusive social protection policies on the economic empowerment and well-being of persons with disabilities.**

22. Have the social protection policies or programs you accessed improved your economic situation?

- A. Yes
- B. No
- C. Not applicable

23. If **YES**, in what ways have these programs contributed to your economic empowerment (e.g., income stability, employment opportunities)?

.....

24. Have the policies or programs had any impact on your overall well-being (e.g., health, education, social inclusion)?

- A. Yes
- B. No

25. If yes, please specify:

.....

26. How can Social protection help people with disabilities enter and stay in the workforce?.....

.....

27. How can social protection help people with disabilities participate more fully in society?

.....

.....

28. How can social protection systems address extra costs that people with disabilities should benefit?

.....  
.....

29. How can social protection help people with disabilities escape poverty sustainably?.....

.....

**Section E: General Recommendations and Final Thoughts**

30. In your opinion, what are the biggest gaps in Zambia's disability-inclusive social protection policies?

.....  
.....

31. What suggestions would you give to policymakers to improve the effectiveness of these policies?

.....  
.....

32. What changes or improvements would you recommend to enhance the impact of social protection policies on the economic empowerment of persons with disabilities?

.....  
.....

**Thank you for your time and valuable input!**

## INTERVIEW/FGD QUESTIONS

1. How aware are persons with disabilities in your community/region about the existing social protection programs, and what challenges do they face in accessing these programs?
2. In your opinion, do current social protection policies in Zambia adequately address the unique needs of persons with disabilities, such as accessibility, healthcare, and economic opportunities? Why or why not?
3. What have been the key barriers to effective implementation of disability-inclusive social protection policies in Zambia, and what measures have been taken to overcome them?
4. How have disability-inclusive social protection programs impacted the economic empowerment and well-being of persons with disabilities in Zambia, based on your observations or experiences?
5. What changes or improvements would you recommend to make social protection programs more inclusive, effective, and accessible for persons with disabilities in Zambia?

# SIMILARITY REPORT



**11.55%**

SIMILARITY OVERALL

**43.44%**

POTENTIALLY AI

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## AI Detector Results

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- LIKELY AI 35.62%
- HIGHLY LIKELY AI 7.82%

## Report #24458237

CHAPTER ONE INTRODUCTION 1.0 Introduction This study embarked on an analytical journey to assess the effectiveness of disability-inclusive social protection policies in Zambia, a nation where the integration of inclusive practices in social welfare is increasingly recognized as pivotal for equitable development. The essence of this research lied in scrutinizing how these policies translated from paper to practice, particularly in improving the lives of PWDs. In Zambia, social protection policies have evolved to encompass a broader spectrum of the population, with a growing emphasis on inclusivity and accessibility for PWDs. This shift reflects a global acknowledgment of the need for comprehensive welfare systems that cater to all citizens, regardless of their physical or mental capabilities. However, the actual impact of these policies on the ground remained an area ripe for exploration. This study aimed to shed light on the realities faced by PWDs within the Zambian social protection framework, critically evaluating whether the policies in place effectively addressed their needs and facilitated their integration and participation in society. By assessing the implementation, outcomes, and areas for improvement of these disability-inclusive policies, the research sought to contribute meaningful insights into their efficacy and the broader implications for social welfare practices in Zambia. 137 1.1

Background of the Study According to the WHO (2023), approximately 1.3 billion people (16% of the global population) currently live with a severe disability. This

**SUBMISSION OF DISSERTATION FOR EXAMINATION**



**SCHOOL OF POSTGRADUATE STUDIES**

**SUBMISSION OF DISSERTATION FOR EXAMINATION**

**Name of student:** KELLY MAHARA KAIRA

**Student number:** MDS20120558

**Programme of study:** MASTER OF ARTS IN DEVELOPMENT STUDIES

**Dissertation title:** AN EVALUATION OF THE EFFECTIVENESS OF DISABILITY-INCLUSIVE SOCIAL PROTECTION POLICIES IN ZAMBIA

**Signature of student:** .....  
*[Handwritten signature]*

**Date:** 15/01/2025

**Supervisor's Comments:**

I recommend/ ~~do not recommend~~ this dissertation for submission for examination (If you do not recommend, kindly provide a written report and attach hereto).

**Name of Supervisor:** DR. BRIVERY SIAMABELE

**Signature of Supervisor:** .....  
*[Handwritten signature]*


**Date:** 15/01/2025

## CHECKLIST OF DISSERTATION SUBMISSION



### SCHOOL OF POSTGRADUATE STUDIES

#### 12<sup>TH</sup> TO 20<sup>TH</sup> JANUARY 2025 GBS800 DISSERTATION SUBMISSION

No	Item	Done
1	Were you registered for GBS800 in the JUL-DEC 2024 semester?	YES
2	Has your FINAL DISSERTATION been signed by your supervisor <sup>1</sup> ?	YES
3	Have you attached the plagiarism similarity report to the appendix?	YES
4	Is your plagiarism similarity report below 20 percent together with the AI generated? Please append the similarity report to your dissertation.	YES
5	Have you submitted a soft copy version of your dissertation to the UNIVERSITY CLASS called "GBS 800 FINAL SUBMISSIONS- 12TH - 20TH JAN 2025?" See point (3) on the next page for more details.	YES
6	What is your dissertation's total word count (including references and appendices)?	20265 WORDS
Candidate Name: KELLY MAHARA KAIRA		
Student Number: MDS20120558		
Signature: 		
Date: 15/01/2025		

**EACH STUDENT MUST ATTACH THE FOLLOWING SIGNED CHECKLIST AS PART OF THEIR DISSERTATION SUBMISSION.**

A STUDENT WHO DOES NOT MEET ALL REQUIREMENTS LISTED IN THE CHECKLIST ABOVE MAY NOT BE READY FOR SUBMISSION AND MAY HAVE TO RE-REGISTER FOR GBS800 IN THE FIRST SEMESTER OF 2025.

<sup>1</sup> Please ensure that the "SUBMISSION OF DISSERTATION FOR EXAMINATION FORM" (available on page 43 of the dissertation guidelines) is printed and signed by your supervisor and included as part of your submission.

## DETAILS REGARDING EACH ITEM ON THE CHECKLIST

No	Item
1	<p>If you were not registered for GBS 800 for the period JUL-DEC 2024 you must do so otherwise you risk:</p> <ul style="list-style-type: none"> <li>• Not being scheduled for dissertation defense</li> <li>• Not receiving communication</li> <li>• Not receiving your GBS800 results</li> <li>• Not meeting graduation criteria</li> </ul>
2	<p>If supervisor can't sign off the hard copy dissertation, approval for submission can be submitted by either:</p> <ul style="list-style-type: none"> <li>• Appending an electronic signature in the dissertation, or</li> <li>• Sending consent via email to <a href="mailto:abby.nakalinda@unilus.ac.zm">abby.nakalinda@unilus.ac.zm</a> or <a href="mailto:jmwewa@unilus.ac.zm">jmwewa@unilus.ac.zm</a> (copying the student) the email must then be printed and included as part of the submission.</li> </ul>
3	<p><b>GBS 800 FINAL SUBMISSIONS- 12TH -20TH JAN 2025</b></p>
4	<p>Ensure your word count is as per University requirement (i.e. 15,000-20,000 words).</p>
5	<p>If anything is unclear, email the GBS800 coordinator or postgraduate office.</p>