



Their words: Empowering Cambodians with disabilities through social protection

When designing a disability inclusive social protection system, it is essential that the voices of persons with disabilities are heard. Although countries have an obligation to actively ensure the participation of persons with disabilities, too often, this participation is symbolic rather than practical.¹ In an effort to raise the voices of persons with disabilities, ACCESS Cambodia interviewed 12 Cambodian Organisations of Persons with Disabilities (OPDs) between April and May 2021.² The purpose of these interviews was to discuss the challenges that persons with disabilities experience across the lifecycle, as well as to hear their advice on how Cambodia's social protection system could be made more disability-inclusive. With the Royal Government of Cambodia taking significant steps towards strengthening its social protection system, this policy brief provides insights into OPDs' thoughts.

1 The rationale for providing a disability benefit

All persons with disabilities experience additional costs. Globally, studies estimate that households with a member with disability require between 8 and 58 per cent of additional income to reach the same standard of living as a similar household without a member with disability.³ In Cambodia, this is estimated to be 18.6 per cent.⁴ Additional costs can be direct: for example, a child with mobility challenges may need to pay for specialised transport to attend school.

¹ See Devandas-Aguilar (2015)

² OPD representatives were interviewed in pairs, with one male and female OPD informant from the same province. The two informants belonged to different OPDs which represented a range of persons with different disabilities within the province, and the female informant belonged to a female-specific organisation. In addition, the nationally representative Cambodian Disabled People's Organisation was interviewed. It should be noted that there were still limitations in terms of coverage. For example, persons with cognitive impairments, and older persons, were less represented

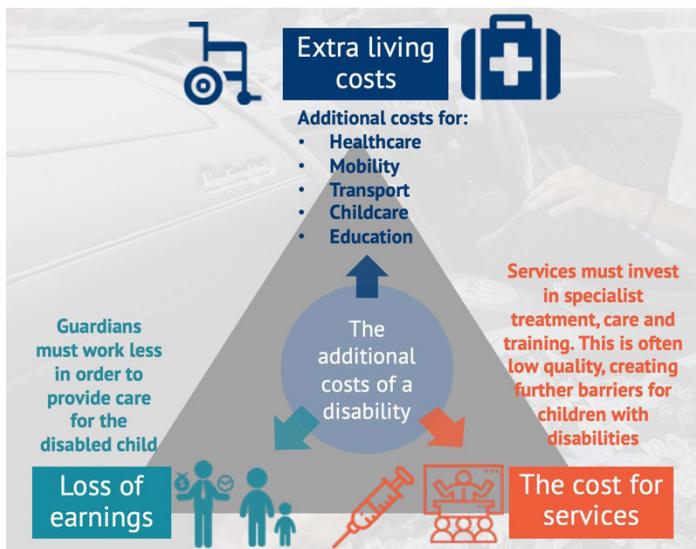
³ See Kidd et al (2019)

⁴ Palmer et al (2019)

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Costs can also be indirect, however, if a household is earning less money. For example, a person with a disability may not be able to obtain a job because the workplace is not accessible. In fact, in Cambodia, 41 per cent of working-age adults with disabilities are not working compared to 10 per cent of persons without disabilities.⁵ And, even if a person with disability is working, they are more likely to be working in the informal economy and to be earning less money. In case of financial distress, they may be

pushed to opt for negative coping strategies such as selling assets or taking loans. In addition, if they have high care needs, their carers may also not be able to work. Parents of children with autism reported to ACCESS Cambodia that: *“Families do not have time to look after their child and work and this results in a lack of income.”*⁶

As a result, persons with disabilities experience the following challenges:

- Households with a member with disability have lower incomes than households without a member with a disability;
- Households with a member with disability have lower standards of living because they must pay for the additional costs of disability;
- When a household cannot afford to pay for the additional costs of disability, persons with disabilities are more likely to be left behind and unable to fully exercise their rights to participation in society.

“Those with severe disabilities and women are more vulnerable.”

Although persons with disabilities experience discrimination for a number of reasons, this is heightened when they do not have an independent income, or when their parents are not receiving a child disability benefit. During interviews, many OPDs used the word **“burden”** to describe the challenges that they experience. One informant explained that: *“Family members blame persons with disabilities and think that because of them they can’t work and make bank repayments. So, persons with disabilities feel very depressed and discriminated against by their family members and their community.”*

⁵ Cambodia Socio-Economic Survey 2019
⁶ See ACCESS Cambodia (2022) Situational Analysis for Persons with Autism in Cambodia

OPDs strongly felt, however, that when a person with disability has an independent income, they experience less discrimination. One informant stated: *“For those who have a job and work to do, they are not discriminated against,”* and another explained that: *“if [women] don’t have employment, or an occupation, they are discriminated against by their family members, and they are not treated well or by community members. If they are not employed or have no business they have no value.”* An independent income helps persons with disabilities reduce what OPDs perceived as the **“burden”** while also enabling them to better participate within their families and communities. By being less dependent, and being able to contribute money, persons with disabilities can strengthen social relations and build goodwill.

Social protection – in particular through the provision of a disability benefit – is, therefore, one of the most effective means of empowering persons with disabilities. If the disability benefit package is high enough, it can provide persons with disabilities who cannot work with an independent income. It can also cover the additional costs of disability that all persons with disabilities experience. An adequate income allows persons with disabilities to pay for goods and services, as well as attain better health and educational levels and find work.⁷ As a result, **investing in persons with disabilities is a means of investing in a country.** In fact, it is estimated that by not effectively addressing disability, a low- and middle-income country can experience losses in labour productivity ranging from 1 to 7 per cent of GDP.⁸



⁷ See Burchardt (2000); Devandas-Aguilar (2015); Kidd et al (2019)

⁸ See Buckup (2009) in Banks and Polack (2014)

2 Designing a disability benefit

The Disability Allowance is an individual benefit provided to persons with disabilities. Few OPDs had experience of it, however, due to the scheme's low coverage. Informants were better able to talk about the IDPoor COVID-19 cash transfer. This poverty targeted household benefit provided a higher transfer value to households with a member with a disability.

The majority of OPDs were very positive about the fact that the Royal Government of Cambodia was providing its citizens with a Disability Allowance, as well as the ID Poor COVID-19 cash transfer. Although the schemes were well received, the OPDs noted that there were some risks and limitations in the design of the benefits, that could be accounted for in future designs. It should be noted that although Cambodia's Disability Identification Process has now been widely rolled out by the Royal Government of Cambodia, at the time of interviews, the process was only in its early stages of implementation and had not been widely applied.

2.1 Risks and limitations of poverty targeting benefits to a household

When speaking about the identification process for the poverty-targeted COVID-19 cash transfer, several OPDs expressed that beneficiaries should be assessed on an individual rather than household basis. This is because persons with disabilities living in a “wealthier” household do not qualify for the benefit, even if they themselves have no income. On an individual basis, however, they would be assessed as not having an income and, as a result, would qualify. OPDs explained the following:

“I always request that the Government pay attention to the actual situation of persons with disabilities. Most of them rely on family members, but sometimes the family members do not take good care of them and they experience discrimination. If they have no income of their own, they are less attended to. This is why IDPoor should not focus on the household because persons with disabilities depend on relatives and siblings, and may not receive support. Look at the actual situation of persons with disabilities because many are suffering. They are living with family members just for the sake of shelter.”

“I know a case of a woman who has a disability and cannot work, but the local authority says her children are working, so she can get support from them. This is very challenging. One child gives support, but some of her other children take the money away to repay bank debt, leaving her in a miserable state.”

Indeed, all persons with disabilities – whether or not they are living on low or high incomes – are entitled to a guarantee of a minimum income. This is because all persons with disabilities experience lifecycle risks due to the additional costs that contribute to the barriers that they face. As one OPD explained: *“During the COVID-19 pandemic, the Government transferred cash to persons with disabilities, but didn’t transfer to all of them. Only if they have an IDPoor card can they be entitled to cash. For those who don’t have one, they can get it, but it depends on the local authorities and commune chief and if they understand their suffering and pain. So, not everyone with a disability gets support, but in general, it’s better than nothing.”*



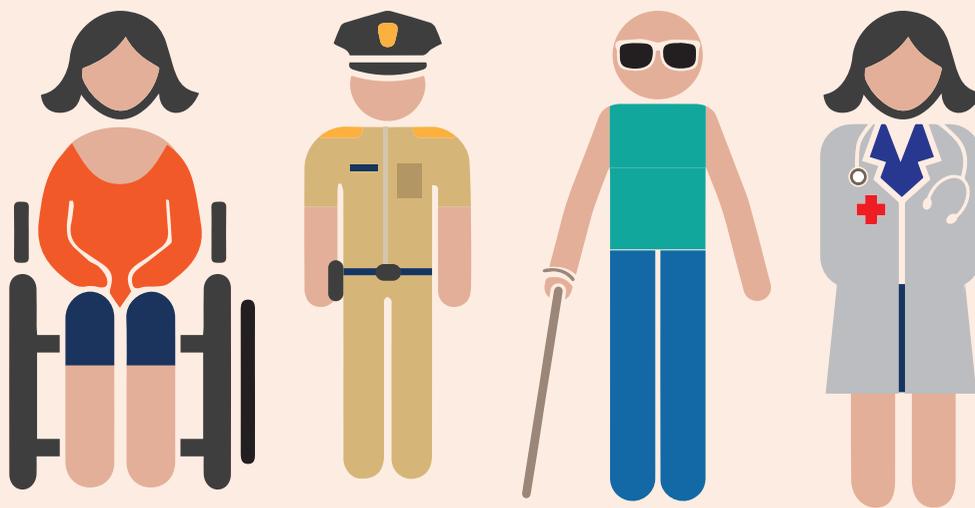
OPDs’ views align with the global disability movement: around the world, advocates are calling for social protection systems to shift from a charity-based approach to a rights-based one.⁹ Systems should not focus on whether a person can work or not. Instead, it must be recognised that all persons with disabilities are entitled to receive a disability benefit, so that they can enjoy equal opportunities with the rest of society. Without a benefit, persons with disabilities – regardless of their household’s wealth status – are at risk of being dependent on household members, or not being able to pay for their additional costs.

2.2 Risks and limitations of providing benefits to a household rather than an individual

Many OPDs highlighted that providing benefits to the household rather than the individual often means that the person with disability misses out. In Cambodia, household benefits are generally delivered to the head of the household. As one OPD explained, “If they aren’t the head of the household they can’t use the cash fully. At least it’s better than nothing.” This is despite the fact that the COVID-19 cash transfer allocated funds towards household members with disability.

The distribution of wealth within a household depends on the balance of power within that household. If a person with disability experiences social exclusion, then they are less likely to benefit from a household scheme. It should be noted that, although not all persons with disabilities experience social exclusion, older persons, or those with more

⁹ As enshrined in the United Nations Convention of the Rights of Persons with Disabilities. See also discussions in the Disability-Social Protection-Inclusion: Dialogue for Change event.



severe impairments, are more at risk. OPDs, discussing the COVID-19 cash transfer, stated that: *“Sometimes family members don’t inform persons with disabilities that they have received a benefit because the IDPoor is for the household. So, they don’t tell the person with the disability that part of the cash is to support them. Sometimes they don’t feel it’s necessary because they are their dependents.”* And, it was also explained that: *“The head of the household doesn’t inform persons with disabilities about the household benefit as they don’t feel it’s important, as it’s used to support the whole family.... When I ask persons with disabilities, they say they have no idea how much support they are receiving because the head of the household or parent didn’t inform them accordingly.”*

If benefits are provided to a household, women and children with disabilities are less likely to benefit. In Cambodia, household heads are more often men than women. Women in the household, including women with disabilities, therefore depend on the head of the household to share the benefit to allow them to address their needs.

A disability-inclusive social protection system should, therefore provide persons with disabilities with an individual rather than a household benefit. This aligns with what can be found around the world, in which disability benefits are an individual entitlement.¹⁰ In fact, benefits that are delivered to a household – but provide a higher transfer value for persons with disabilities – are not called disability benefits. Rather, they are a mainstream benefit which make provisions for persons with disabilities.

¹⁰ See the Disability Benefits Database for an overview of tax-financed disability benefits in low and middle-income countries.

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2.3 Adequacy of Transfer values

Although OPDs expressed that they were happy that persons with disabilities were being included in Cambodia's social protection system, they felt that current transfer values are not high enough to address the risks that persons with disabilities face. For example, when speaking about the monthly US\$5 Disability Allowance, one OPD explained that, *"It's too little to survive, but it's better than nothing. We request, however, that we be given more and that the Government should reconsider"*. Another OPD stated that the COVID-19 cash transfer *"can alleviate the burden. But, some people with severe disabilities also need diapers and specific support kits, so sometimes the cash transfer is not enough... During the lockdown period, Physical Rehabilitation Centres are closed and people can't go to the hospital anymore so their expenses double."*

If persons with disabilities are to be empowered by a social protection benefit, it is important that the transfer value:

- a) provides income replacement for those who need it
- b) covers the additional costs of disability, which may include many items including equipment, medical care and medication, transport and salary for a personal assistant.

In Cambodia, it has been estimated that an average household with a member with disability needs **\$3.50 a day**, to maintain a similar standard of living as a household with the same income.¹¹ A benefit with an inadequate transfer value will still have a positive impact on their standards of living. However, it will not be as transformative in the long-term.

2.4 Payment delivery of the benefit

"If a person has a severe disability and is not able to go out, or in some cases they are alone, mobility can be challenging. That's why they may ask a nephew to get the cash for them. If their relatives are honest, they get the cash. But for those whose relatives are not honest, they lose."

Payment delivery mechanisms for social protection benefits must take into account the fact that persons with disabilities may be disempowered within their household. Unless the person with a disability is withdrawing the benefit themselves, then it cannot be guaranteed that they will receive the funds. This has been confirmed in studies outside Cambodia: for example, around a third of adult recipients of disability benefits in Vietnam, Nepal, and the Maldives have reported that their funds were controlled by somebody else in their household.¹² It is, therefore, important that solutions are found to ensure that, as much as possible, persons with disabilities are able to withdraw their entitlements themselves. For example, mobile money may be more accessible for a person with mobility challenges. Or, in cases where a beneficiary does require a proxy to manage their benefit, appropriate checks should be put in place to ensure that no financial abuse is taking place .

¹¹ This is based on two households living on the mean income in Cambodia of KHR75,500 (US\$19) per day.

¹² See discussion in Banks et al (2021)

Conclusion

A high proportion of persons with disabilities have no independent source of income, or are unable to cover their additional costs. Consequently, they find themselves dependent on their households. While some persons with disabilities receive loving care and respect, others experience a loss of autonomy and high rates of social exclusion and disempowerment. A regular and predictable disability benefit, which is offered to persons with disabilities on an individual basis – regardless of income level – could enhance their empowerment, reduce discrimination, and embed persons with disabilities into their families and communities.

As Cambodia strengthens its social protection system, it is essential that persons with disabilities are given the opportunity to share their experiences and ideas. Such consultations must take into account the diversity of persons with disabilities, by including those with different impairments, ages, genders, and those living in urban and rural locations. In this way, an inclusive and accessible social protection system can be designed.

