

# CIVIL SOCIETY POLICY BRIEF

## Disability Rights and Social Protection

Closing the Gaps in the National Social Protection Policy

Issued by **WAG Disability Rights** and **DAPP Malawi**

United for Africa Disability Protocol (U4ADP) Project

May 2026

### KEY MESSAGES

- Only 21.3% of Malawi's population is covered by at least one social protection benefit. Persons with disabilities are among the most excluded.
- The National Social Protection Policy 2024–2029 expands in scope but does not specify how persons with disabilities will be identified, targeted, or monitored.
- The Unified Beneficiary Registry does not adequately identify persons with disabilities as a specific category. People with disabilities are being left out because systems do not see them.
- Women and girls with disabilities face compounding barriers to social protection registration. The Policy does not address these specifically.
- Five evidence-based recommendations are ready for parliamentary and ministerial engagement.

## Purpose of This Brief

This policy brief presents findings and recommendations from a structured disability-lens review of the National Social Protection Policy 2024–2029. It was produced as part of the United for Africa Disability Protocol (U4ADP) Project, commissioned by WAG Disability Rights and co-implemented by DAPP Malawi.

The review draws on three sources of evidence:

- A desk review of the policy against the African Disability Protocol (ADP), the UN Convention on the Rights of Persons with Disabilities (CRPD), and the Persons with Disabilities Act 2024.
- A combined Lilongwe and Dowa District Policy Dialogue Meeting (24 April 2026).
- A National Policy Dialogue Meeting in Lilongwe (4 May 2026), bringing together OPDs, civil society organisations, community advocates, and government officials.

This brief is addressed to the relevant Parliamentary Committee focused on matters related to Gender, Community Development and Social Welfare, the Ministry of Gender, Community Development and Social Welfare, and all duty bearers responsible for social protection delivery in Malawi.

## Context

The National Social Protection Policy 2024–2029 (NSPP) replaces the 2012 National Social Support Policy (Republic of Malawi 2024a). It is a significant step forward: where the 2012 policy focused on social support, the 2024 policy explicitly adopts the term ‘social protection’, covering social assistance, social insurance, social welfare services, and labour market policies.

The expanded ambition is welcome. The challenge is in the delivery. The following figures show how far Malawi still must go.

**21.3%** of Malawi's population is covered by at least one social protection benefit (ILO 2024).

**19.6%** of vulnerable persons receive a non-contributory cash benefit (ILO 2024).

**~10%** of the population is reached by the Social Cash Transfer Programme. The target is 15% of labour-constrained ultra-poor households (Ministry of Gender 2024).

**71.4%** of female-headed households are multidimensionally poor, against a national average of 58.8%. Women with disabilities carry additional barriers (NSO 2022).

A structural exclusion gap runs through the Policy's targeting logic: persons with disabilities are often too poor for Public Works Programmes, which require physical capacity, yet are not classified as ‘ultra-poor’ enough for the Social Cash Transfer. They fall between both programmes and receive neither.

## The Legal Standard

Malawi has binding obligations under three instruments. The NSPP must be assessed against all three.

### **African Disability Protocol (ADP), Article 20**

Malawi ratified the ADP in 2024 (Centre for Human Rights 2023). Article 20 provides that persons with disabilities have the right to an adequate standard of living, including social protection. This

creates specific obligations on states to design and deliver social protection systems that reach persons with disabilities.

### ADP Article 27: Women and Girls with Disabilities

Article 27 explicitly requires states to ensure the rights of women and girls with disabilities are upheld across all domains, including social protection. Generic mainstreaming has consistently failed to deliver for this group. The ADP requires specific, targeted provisions.

### CRPD, Articles 6, 28, and 31

Article 28 establishes the right to an adequate standard of living and social protection. Article 6 requires states to address the multiple and intersecting forms of discrimination faced by women with disabilities. Article 31 places binding obligations on states to collect, analyse, and disseminate disaggregated data. All three have been binding on Malawi since 2009.

### Persons with Disabilities Act 2024

The Persons with Disability Act (PDA) 2024 establishes the Malawi Council for Disability Affairs (MACODA), the Disability Trust Fund, and updated legal protections (Republic of Malawi 2024b). It provides the domestic anchoring point for ADP implementation. The NSPP must be operationally aligned with the PDA.

## Gap Findings

The desk review identified five gap areas. All five were confirmed at both district and national consultations by persons with disabilities, OPD representatives, and government officials. Several gaps were deepened by new findings not anticipated in the desk review.

#	Gap Area	Finding	Standard
1	<b>Disability-specific targeting</b>	The NSPP expands its stated scope but does not specify how persons with disabilities are identified or targeted within the Unified Beneficiary Registry (UBR) or Social Cash Transfer Programme. Confirmed at national level: the UBR does not identify persons with disabilities as a specific category.	ADP Art. 20(2)(b) CRPD Art. 28
2	<b>Women and girls with disabilities</b>	Female-headed households are disproportionately multidimensionally poor. Women with disabilities face additional barriers, including inaccessible registration processes, and no disability-disaggregated targeting. When subsumed in general provisions, they consistently disappear from programme data.	ADP Art. 27 CRPD Arts. 6 & 28
3	<b>Exclusion from contributory social insurance</b>	Malawi's contributory social insurance is employment-based. Coverage of social protection, especially for those in the informal sector is very limited in Malawi (Shaba 2013). Most persons with disabilities work informally and are excluded.	ADP Art. 17(2)(c) CRPD Art. 28(2)
4	<b>Data and monitoring systems</b>	It is unclear whether the UBR and Social Cash Transfer MIS capture disability type, severity, and intersecting characteristics. Without disaggregated data, it is difficult to monitor the reach to persons with disabilities, identify gaps, or hold the system accountable.	ADP Art. 32 CRPD Art. 31
5	<b>Fragmentation and coordination</b>	Significant fragmentation exists across social protection programmes, with weak institutional coordination at district level. The Ministry of Labour frequently refers persons with disabilities to the Ministry of Gender, creating an institutional responsibility gap. Disability risks being left out of NSPP harmonisation mechanisms.	ADP Art. 4(b) CRPD Art. 4

## New Findings from Stakeholder Consultations

Consultations deepened the desk review and identified three additional findings not anticipated in the documentary analysis.

### **The UBR leaves persons with disabilities invisible**

Participants confirmed that the UBR does not adequately identify persons with disabilities as a specific beneficiary category. Registration is conducted household by household, but does not capture disability type, severity, or intersecting need. Some persons with disabilities have no fixed residence and will not be found by registration officials who wait at desks or visit settled addresses. Without active outreach and a redesigned UBR, persons with disabilities will continue to be systematically missed.

### **Deliberate exclusion at the local level**

Participants at both district and national level identified deliberate exclusion by local duty bearers, such as councillors, chiefs, and Village Development Committee chairs, as a significant barrier. In many areas, persons with disabilities are not registered for social support despite clear eligibility. It takes the intervention of local leaders who are willing to push for inclusion, and that intervention is inconsistent.

### **Awareness gap among both beneficiaries and duty bearers**

A striking finding from the National Policy Dialogue Meeting was that none of the participants – OPD representatives, CSO staff, and government officials – had thoroughly read the 2024 NSPP. If those closest to the sector have not engaged with the policy, meaningful implementation is not possible. Civic education targeting both duty bearers and communities is urgently needed.

## Voices from the Consultation

These statements were made by persons with disabilities, OPD representatives, and community advocates at district and national consultations. They are reproduced here as evidence.

“None of us in this room has thoroughly read the 2024 National Social Protection Policy. If we have not read it, how do we engage with it? And if we cannot engage with it, how does it reach the people it is supposed to help?”

— **Participant, National Policy Dialogue Meeting, 4 May 2026**

“The UBR must go into communities and find people, not wait for them to come forward. Some persons with disabilities have no fixed home. No registration official is going to find them sitting at a desk.”

— **Participant, National Policy Dialogue Meeting, 4 May 2026**

“When you put women and girls with disabilities inside a general provision, they disappear. We have seen it happen too many times. They need their own section, their own provision, their own targets.”

— **Participant, National Policy Dialogue Meeting, 4 May 2026**

“If persons with disabilities had access to social protection programmes, they would be economically empowered. Access to the Social Cash Transfer or M'bwezera Chilengedwe groups would give them cash for daily needs and a foundation to start small-scale businesses.”  
 — Participant, Lilongwe and Dowa District Consultation, 24 April 2026

“Persons with disabilities receive social support, but not all of them. In most cases, it takes the intervention of a local leader to push for inclusion. That should not be how a policy works.”  
 — Participant, Lilongwe and Dowa District Consultation, 24 April 2026

## Recommendations

These five recommendations were validated and finalised at the National Policy Dialogue Meeting on 4 May 2026. They are ready for submission to the Parliamentary Portfolio Committee on Gender, Community Development and Social Welfare and the Ministry of Gender, Community Development and Social Welfare.

#	Area	Recommendation
1	<b>Redesign the UBR</b>	Redesign the Unified Beneficiary Registry to explicitly identify and track persons with disabilities. Disability type, severity, gender, and location must be mandatory fields. The UBR review process must include consultation with MACODA, which holds existing data on persons with disabilities. Community-based identification and massive field outreach are required to reach persons without fixed residences. Data disaggregated by disability must be achieved by 2028, with the Ministry of Gender responsible.
2	<b>5% disability quota in social protection</b>	Introduce a 5% quota for persons with disabilities across all major social protection programmes, including the Social Cash Transfer Programme. The quota must be calibrated to level of disability and poverty. It must be implemented in consultation with MACODA and the Ministry of Gender. A stand-alone policy provision (not a generalised statement) is required. When disability is subsumed in general provisions, persons with disabilities are consistently left out.
3	<b>MACODA district funding</b>	Increase MACODA district-level funding to a level adequate for meaningful service delivery. The current allocation per district is wholly inadequate. The Ministry of Gender must commit to dedicated, ring-fenced MACODA funding in the next national budget cycle. MACODA cannot fulfil its mandate, including supporting UBR registration, without adequate resources at district level.
4	<b>Civic education and mindset change</b>	Invest in systematic civic education and mindset-change campaigns targeting communities, local leaders, duty bearers, and persons with disabilities on their rights and on the disability-inclusive provisions of the NSPP. Public officers in all departments must be trained on disability rights and the specific situation of women and girls with disabilities. Programmes for women and girls with disabilities must be designed as sustainable interventions, not time-limited project activities.
5	<b>Embed OPDs and CSOs in NSPP governance</b>	Formally embed OPDs and CSOs in the governance, identification, and monitoring of the NSPP. Government must work through OPDs — not around them — in UBR registration and community outreach. OPDs hold accurate, community-level data on persons with disabilities and are best placed to certify eligibility. They must be formally recognised and resourced as accountability actors in the NSPP's oversight structures.

## The Intersectionality Imperative: Women and Girls with Disabilities

Both the ADP and the CRPD place specific obligations on states regarding women and girls with disabilities. This is not a sub-category of disability rights. It is a distinct and urgent obligation.

The evidence from this review is consistent: women and girls with disabilities face compounding barriers to social protection that neither gender policy nor disability policy currently addresses together.

These include:

- Informal gatekeeping by family members and community leaders who control access to registration.
- Inaccessible registration processes that require physical travel over long distances.
- Absence of disability-disaggregated targeting within household-level registration systems.
- Nominal inclusion in programme beneficiary lists without meaningful participation or receipt of benefits.
- Time-limited programmes that do not build lasting economic capacity.

### What is required:

- A stand-alone provision for women and girls with disabilities in the NSPP, with specific targets, indicators, and accountability mechanisms.
- Affirmative action quotas beyond generic mainstreaming, which has been shown not to work.
- Inclusive entrepreneur programmes designed as sustainable, long-term interventions.
- Gender-disaggregated data within all disability-disaggregated data systems, so women and girls with disabilities are visible in every dataset used to monitor the NSPP.

## Call to Action

### Parliamentary Committee responsible for matters related to Gender, Community Development and Social Welfare

- Review the NSPP 2024–2029 against the binding obligations of ADP Article 20 and CRPD Articles 6 and 28.
- Mandate the Ministry of Gender to include disability type, severity, gender, and location as mandatory fields in the next UBR review cycle.
- Require disaggregated reporting on persons with disabilities in all major social protection programmes.
- Introduce a stand-alone provision for women and girls with disabilities in the NSPP, with enforceable targets.

### Ministry of Gender, Community Development and Social Welfare

- Commit to a 5% disability quota across all social protection programmes, implemented in consultation with MACODA.
- Redesign the UBR to capture disability-specific data and conduct active field outreach to reach persons without fixed residences.
- Ensure adequate, ring-fenced MACODA district-level funding in the next national budget cycle.
- Invest in sustained civic education campaigns targeting communities, local leaders, and duty bearers on disability rights and the NSPP.
- Formally embed OPDs and CSOs in NSPP governance and oversight structures.

### About This Brief

This policy brief was produced as part of the U4ADP Policy Review Assignment commissioned by WAG Disability Rights. The review was conducted by Dr. George Mwika Kayange, Independent Research and Policy Consultant, from 13 April to 13 May 2026. The U4ADP project is co-implemented by DAPP Malawi and funded by the European Union through Leonard Cheshire Disability Zimbabwe.

The brief draws on a desk review (13–19 April 2026), the combined Lilongwe and Dowa District Policy Dialogue Meeting (24 April 2026), and the National Policy Dialogue Meeting (4 May 2026).

**Issued by:** WAG Disability Rights and DAPP Malawi

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**Sister programmes are running in Zambia and Zimbabwe as part of the same regional U4ADP initiative.**

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