

Disability budget analysis in Zambia

Background paper for the Global Disability Inclusion Report



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Acknowledgements and disclaimer

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The report was prepared by Charles Knox-Vydmanov, Alick Nyirenda, Miselo Bwalya, Georgina Mumba and Mervis Pepino under the coordination of Alexandre Cote.

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Introduction

This background paper to the 2025 Global Disability Inclusion Report seeks to provide an insight into the scale, composition and evolution of disability-specific public expenditure in Zambia between 2020 and 2025. The Global Disability Inclusion Report contains comparative disability budget analysis for 14 low- and middle-income countries including Zambia. Within this analysis, Zambia emerged as the country that has seen the highest relative increase in disability-specific expenditure in recent years, while the level of expenditure is higher than many other low- and lower-middle income countries. This brief seeks to provide greater explanation of the key features and trends in disability-specific expenditure. Given the significance of the country's social cash transfer within disability-specific social protection expenditure, a dedicated section is included to describe key characteristics of this scheme. There is also a dedicated discussion on disability inclusion within official development assistance (ODA). This is strongly related to the commitment within the Amman-Berlin Declaration – an outcome of the Global Disability Summit 2025 – that at least 15 percent of international development programs being implemented at the country level should pursue disability inclusion as an objective (Global Disability Summit 2025, 2025).

The paper draws heavily on Disability Budget Briefs developed by UNICEF Zambia for the fiscal years 2023, 2024 and 2025 (UNICEF, 2023a, 2024, 2025) and information drawn directly from national budget documents. However, unlike country-focused budget briefs - this brief it is developed primarily with an international audience in mind.

Policy context

Zambia signed the UNCRPD in 2008, ratified it in 2010 and domesticated it by enacting the Persons with Disabilities Act no. 6 of 2012. In 2025, Zambia launched a new National Policy on Persons with Disabilities alongside a costed implementation framework and the National Disability Mainstreaming Guidelines which aim to promote non-discrimination, equality of opportunity, and full participation in society (Republic of Zambia, 2025a, 2025c, 2025b). Other sector or thematic legislation is also relevant to persons with disabilities, such as the Education Act of 2011, the Mental Health Act No. 6 of 2019 and the National Health Insurance Act of 2018. A growing body of evidence is informing the policy and implementation space, as government launched two situation analyses, one on persons with disabilities and another specifically on the lived experiences and challenges faced by persons with albinism (Ministry of Community Development and Social Services, 2024; UNICEF, 2023b). The Assistive Technology Country Assessment of 2022 and Rapid Assistive Technology Assessment (rATA) are the basis on which efforts are being made to develop the assistive technology strategy, policy, guidelines and standards (CHAI, 2022, 2024).

Disability-specific expenditure

Disability-specific expenditure in Zambia is distributed across various budget items within the Zambia national budget. Zambia's national budget development process is primarily structured around line Ministries, Provinces and Spending Agencies (MPAs) which each receive allocations for a set of programmes and sub-programmes. Two sub-programmes exist under the Ministry of Community Development and Social Services (MCDSS) that are particularly relevant to disability, these are:

- The **Disability Affairs** subprogramme, under the Social Welfare programme. This primarily consists of a set of transfers to different institutions working on disability, namely:
 - The **Zambia Agency for Persons with Disabilities (ZAPD)**, which plans, promotes, regulates, and coordinates services for persons with disabilities, seeking to ensure their full participation in community life.
 - The **National Vocational Rehabilitation Centre (NVRC)** which focuses on rehabilitation and life skills training.
 - The **National Technical Committee on Disability (NTCD)** which provides specialized vocational training to enhance employability and independence.
 - The **Zambia National Trust Fund for Persons with Disabilities (ZNTFPD)** which offers financial support through loan facilities.
 - The **Zambia National Library and Cultural Centre** which seeks to ensure that visually impaired persons have access to information and cultural resources.
- The **Social Cash Transfer** subprogramme under the Social Assistance programme targets labour-constrained households living in extreme poverty. While the scheme does not exclusively target persons with disabilities, both the eligibility criteria and benefit level specifically account for disability:
 - **Eligibility:** In order to qualify for the scheme, a household must include a person with severe or moderate disability, an elderly member, a chronically ill person on palliative care, or be child-headed or headed by a female with at least three children. This is in addition to welfare and residency criteria.
 - **Benefit level:** Beneficiary households are entitled to 200 kwacha (US\$ 8.6) per month, but this benefit is doubled (to 400 kwacha (US\$ 17.2)) for households with a person with severe disability. The cost of these topped up payments is equivalent to approximately 10 per cent of the total social cash transfer budget, and this percentage is used to calculate disability-specific social cash transfer expenditure below.

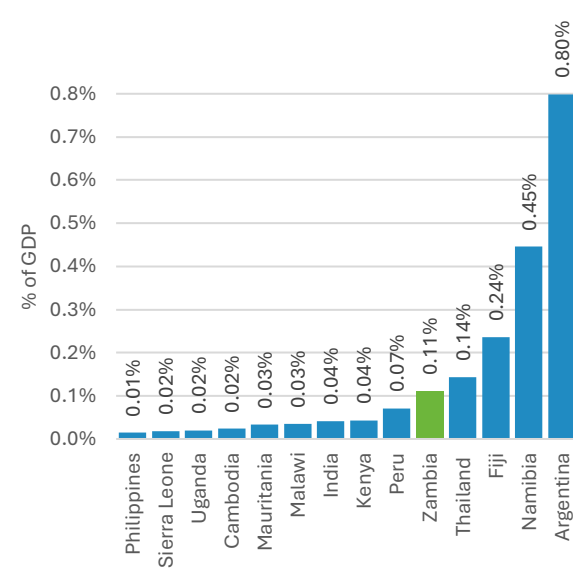
In addition to these two sub-programmes under the MCDSS, allocations for **grants to schools with special educational needs** exist under two budget programmes of the Ministry of Education (Primary Education and Secondary Education). The Higher Education Loans and Scholarship Board (HELSEB) also provides loans and scholarships to people with disabilities, although there is no disaggregated data on these expenditures relative to the wider caseload. The allocations to these various budget lines are summarised in Table 1 for the period 2020 to 2025.

Table 1: Disability-specific expenditure in Zambia by budget line, kwacha (millions, nominal values), 2020-2025

Expenditure item	Sector	2020	2021	2022	2023	2024	2025
Disability affairs (MCDSS)	(multiple)	24.3	21.9	49.6	28.5	39.0	34.7
<i>Zambia Agency for Persons with Disabilities</i>	<i>National coordination</i>	17.2	14.8	16.1	18.9	19.4	22.5
<i>National Vocational Rehabilitation Centre</i>	<i>Livelihoods/employment</i>	4.1	4.1	29.6	5.1	15.1	6.0
<i>Zambia National Trust Fund for Persons with Disabilities</i>	<i>Disability funds</i>	1.4	1.4	2.0	2.5	2.5	3.0
<i>Zambia National Library & Cultural Centre for the Agency and Persons with Disabilities</i>	<i>Other</i>	1.3	1.3	1.4	1.6	1.6	2.5
<i>National Training Centre for the Disabled</i>	<i>Livelihoods/employment</i>	0.1	0.1	0.2	0.2	0.2	0.3
<i>Other</i>	<i>National coordination</i>	0.2	0.2	0.4	0.1	0.2	0.4
Social cash transfer (MCDSS)	Social protection	104.7	234.4	310.7	372.1	929.8	827.0
Grants to schools with special education needs (Ministry of Education)	Education	-	-	-	15.0	28.0	34.1
Total		129.0	256.3	360.2	415.6	996.8	895.8
Total (minus social cash transfer)		24.27	21.88	49.58	43.48	66.98	68.83

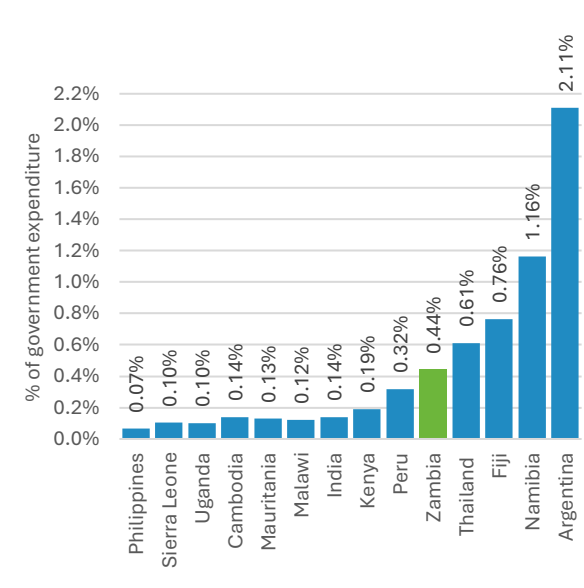
Overall, the level of disability-specific expenditure in Zambia compares relatively favourably to other low- and lower-middle-income countries in Africa. Total expenditure in 2025 was 896 million kwacha (Table 1) which is equivalent to 0.11 per cent of GDP, or 0.44 per cent of total government expenditure. Of the 14 countries analysed in the Global Disability Inclusion Report (GDIR), Zambia ranks 5th in terms of expenditure as a share of GDP, and spends more than other lower-middle income countries surveyed, including various other African countries (Kenya, Malawi, Sierra Leone and Uganda) (Figure 1). A similar picture emerges relative to government expenditure (Figure 2). Notably, Zambia is at a level of expenditure (0.1 per cent of GDP) that the GDIR identified as a minimum at which countries can begin to implement a basic set of interventions supporting persons with disabilities. Nevertheless, Zambia remains below various other low and middle-income countries that have made more substantial investments in disability inclusion (of 0.5 per cent of GDP or higher), such as Argentina and Namibia. It also falls well below the average for disability-related social protection expenditure in OECD countries (1.5 per cent of GDP).

Figure 1: Disability-specific government expenditure as a percentage of gross domestic product (GDP), latest year



Note: The indicator for Zambia differs from that in the Global Disability Inclusion Report as it relates to data for 2025 (not 2024).

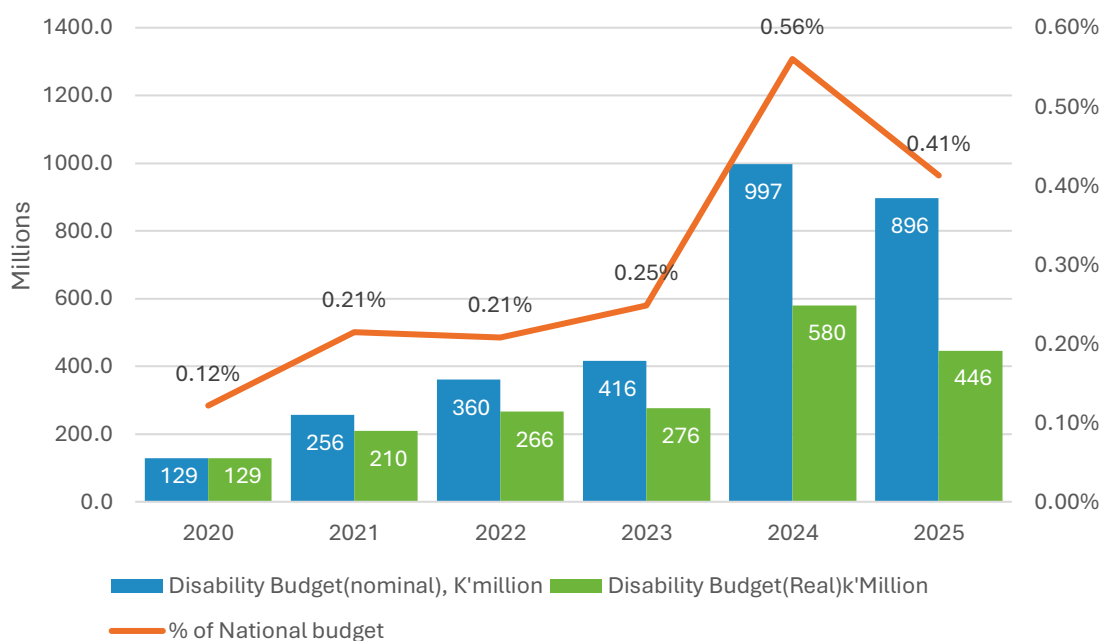
Figure 2: Disability-specific government expenditure as a percentage of total government expenditure, latest year



Note: The indicator for Zambia differs slightly from that in the national Disability Budget Brief 2025 (Disability) as – for the purpose of comparability – it uses as the denominator total general government expenditure (as per IMF data), not the total national budget.

Disability-specific social protection expenditure has increased significantly in recent years. In nominal terms, budgeted expenditure on disability grew by nearly 7 times, from 129 to 896 million kwacha. Even when accounting for price inflation, expenditure grew by nearly 3.5 times from 129 to 446 million kwacha (2020 constant prices). Expenditure also grew relative to total government expenditure, from 0.1 per cent in 2020 to 0.4 per cent in 2025.

Figure 3: Disability budget allocations in nominal and real values (2020 constant prices), 2020–2025 (k' millions).



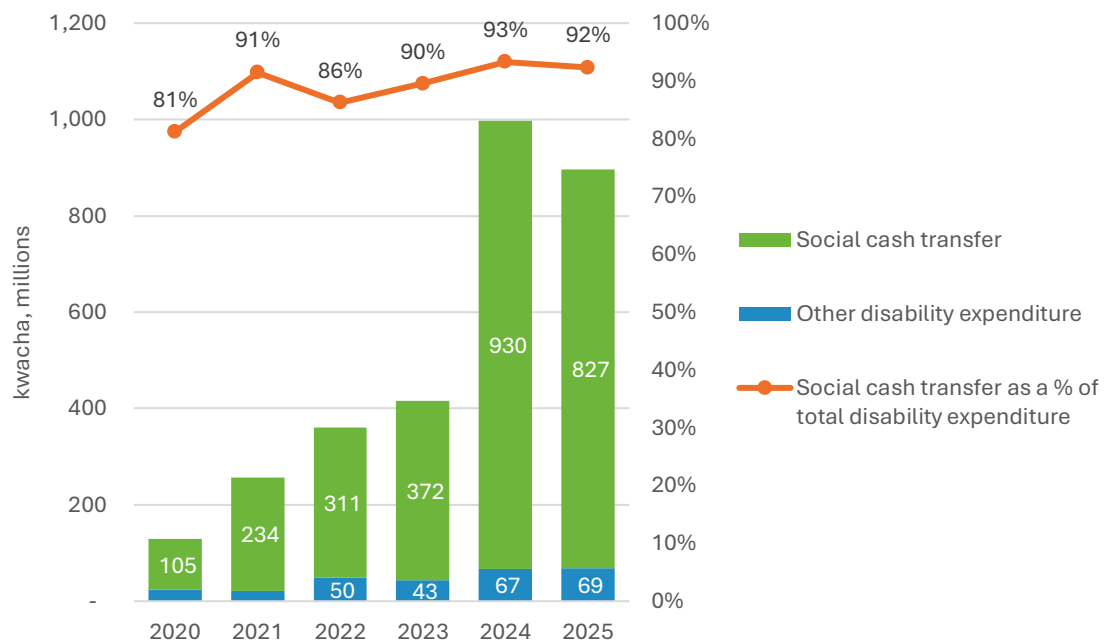
Source: Constructed from the Ministry of Finance Estimates of Revenue and Expenditure.

The main driver of the increase in expenditure was the social cash transfer. Estimated expenditure for the top up to households with persons with disabilities within the social cash transfer increased from 105 million kwacha in 2020 to 827 million kwacha in 2025.¹ As illustrated in Figure 4, social cash transfer expenditure made up the majority of disability-specific expenditure over the period and increased from 81 per cent in 2020 to 92 per cent in 2025. This due to both the growing coverage of households with persons with disabilities and increases in the benefit level. The social cash transfer was also the main driver of the peak in expenditure in 2024, which was related to an emergency cash transfer paid in response to drought-related food insecurity. The social cash transfer is discussed further below.

Nevertheless, other components of disability-specific expenditure also increased during the period. When excluding the social cash transfer, disability specific expenditure increased from 24 to 69 million kwacha. Even when accounting for prices, this represented a 58 per cent increase in the value of budgeted expenditure over the period.

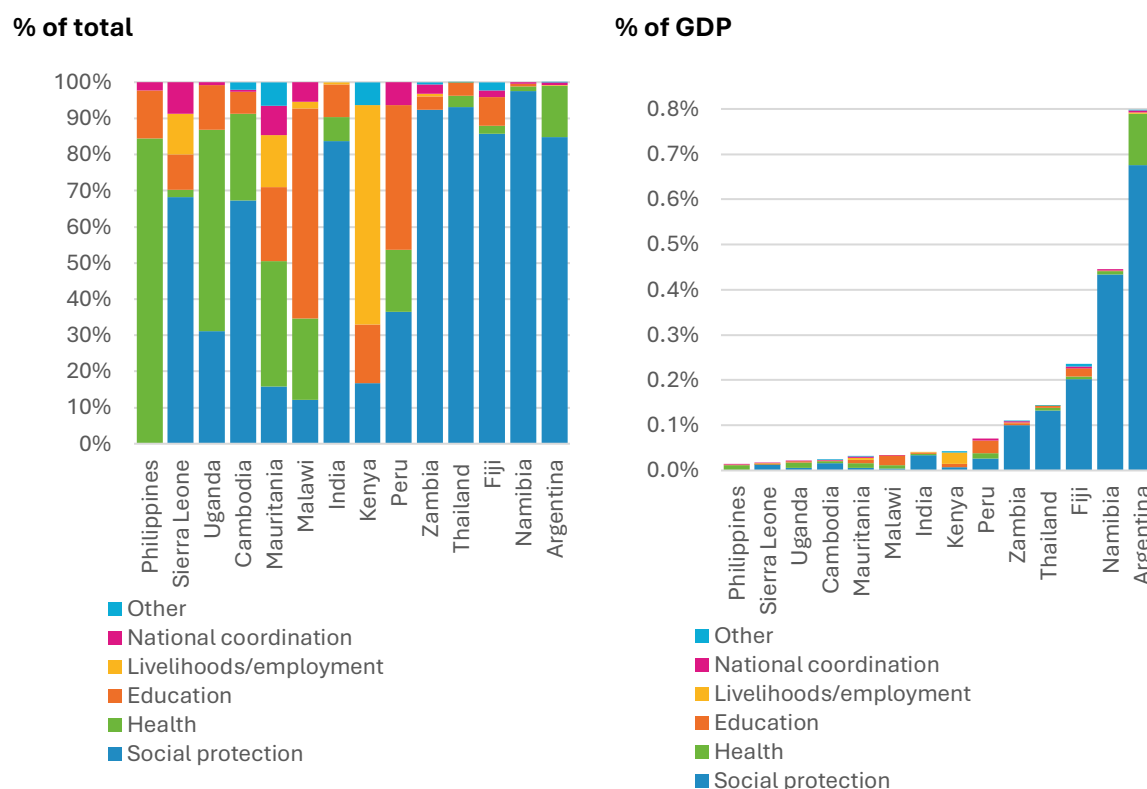
¹ As noted above, this is calculated as 10 per cent of the total social cash transfer expenditure.

Figure 4: Comparison of social cash transfer and other disability expenditure (budgeted), kwacha (millions, nominal values), 2020-2025



The prominence of social protection within disability-specific expenditure reflects the situation in other low- and middle-income countries that have invested substantially in disability inclusion. Countries vary in terms of how expenditures on disability are distributed across sectors including health, education, social protection and livelihoods and employment (Figure 5, first panel). However, in countries with relatively higher levels of expenditure on disability, it is common for the majority to be in the form of cash benefits to persons with disabilities. This is indicated in Figure 5 with social protection being the main component of expenditure in countries with relatively higher levels of expenditure – on the right-hand side of both charts. This situation is reflected in Zambia.

Figure 5: Disability-specific expenditure by sector, latest year



Source: Consolidated budget analysis undertaken for the Global Disability Inclusion Report (Author’s calculations)

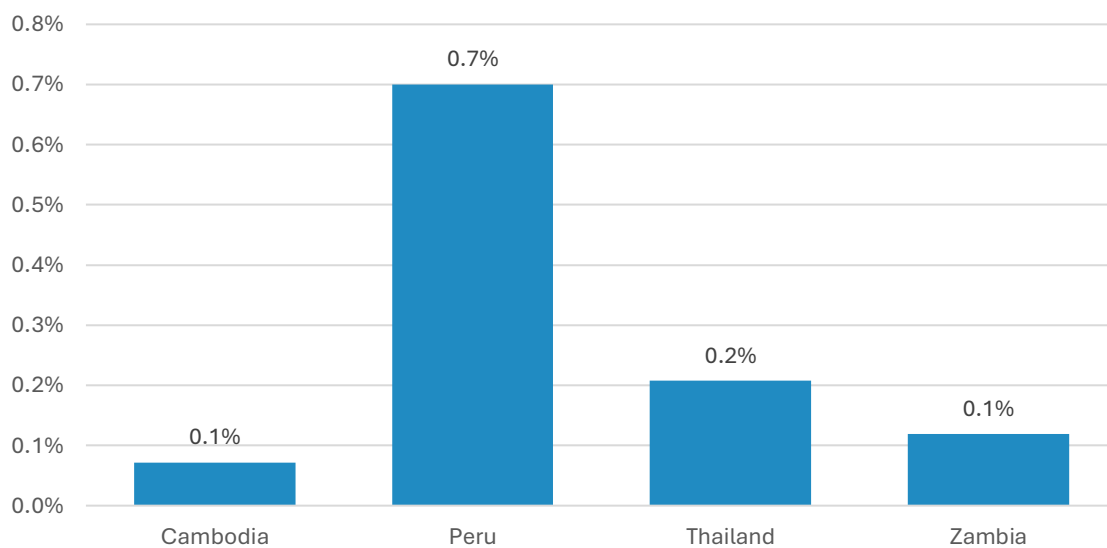
Note: Latest year is 2025 for Zambia, 2024 for Cambodia, Fiji, India, Kenya, Mauritania, Namibia, Peru, Thailand and Uganda; 2023 for Argentina, Malawi and Sierra Leone; and 2019 for the Philippines

Within the disability affairs programme under the MCDSS, the Zambia Agency for Persons with Disabilities (ZAPD) is the main component. In 2025, allocations to the ZAPD made up 22.5 million kwacha of the total budget of 34.7 million kwacha. The allocation to the National Vocational Rehabilitation Centre (NVRC) was the next most significant allocation (at 6 million kwacha in 2025) and also had significantly higher allocations in some years. The higher allocation to the NVRC in 2022 related to the settlement of an outstanding Long Service Bonus for serving and former employees, while the higher allocation in 2024 related to capital expenditure on infrastructure development.

While the budget allocation to special education needs has been increasing, there are still significant limitations in terms of the scope and scale of this expenditure. In 2023, the Ministry of Education introduced a budget line providing grants to schools supporting learners with special education needs, which marked a policy shift towards inclusive education. Between 2023 and 2025 the budget allocated to this line increased from 15 to 34 million kwacha. This came with a target that 2 per cent of examinations are modified to accommodate the needs of learners with special educational needs. Nevertheless, in practice the focus of the allocation largely remains on special education, while inclusive education has not received the necessary resource allocation, as mainstream schools largely practise integrated education. Overall, the total allocation to special education needs is small, representing just 0.1 per cent of the total education budget in 2025, which falls below a sample of disability-focused education budgets in other countries surveyed in the Global Disability Inclusion Report (Figure 6). It is notable that these levels of expenditure fall well

below those defined in a 2023 global Call to Action to Ensure Inclusive and Equitable Quality Education which called governments to commit to progressively increase budgetary allocations for disability-inclusive education towards being at least **5 per cent** of education budgets by 2030 (UNESCO, 2023). These factors contribute to major gaps in access to inclusive education. For example, Zambia’s 2015 National Disability Survey found that only 15 per cent of individuals with disabilities reported receiving the educational support they require, with just 18 per cent having access to medical rehabilitation services and 17 per cent receiving Assistive Technologies (Central Statistics Office & Ministry of Community Development and Social Services, 2018).

Figure 6: Disability-focused education expenditure as a share of total education expenditure, 2024



Source: Consolidated budget analysis undertaken for the Global Disability Inclusion Report (Author’s calculations)

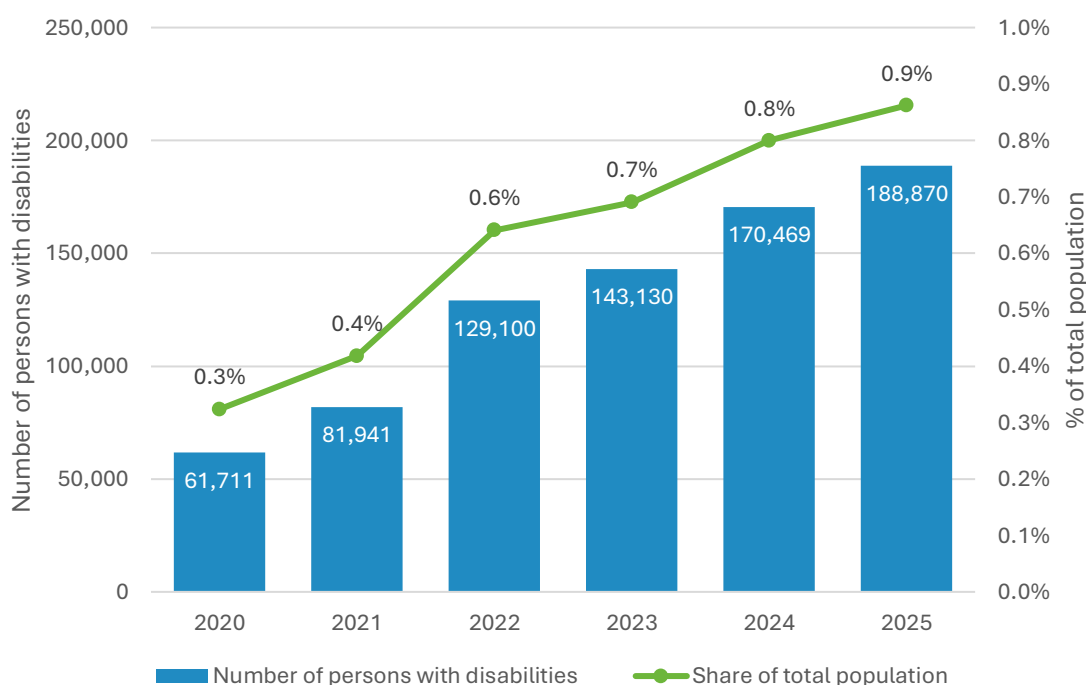
The Zambian budget does not well capture health related expenditure on persons with disabilities. This is a common challenge across countries where health care services for persons with disabilities are typically provided alongside persons without disabilities. One notable development in Zambia in recent years has been the introduction of the National Health Insurance Act of 2018 which seeks to support achievement of universal health coverage, and includes the introduction of the National Health Insurance Fund. Membership of the National Health Insurance Fund is primarily based on making regular contributions, however, persons with disabilities who are deemed unable to work are exempted from contributions alongside older persons (aged 65 and over) and persons classified as poor and vulnerable (National Health Insurance Act, 2018). As of late 2024, there were 3.5 million members of the scheme of which 450,000 were in the exempt group, although disaggregated data is not available for persons with disabilities (Policy Monitoring Research Centre, 2025).

Social cash transfer

The social cash transfer is a social protection programme with the stated aim of reducing extreme poverty and the inter-generational transfer of poverty. While the scheme dates back to 2003, it has evolved significantly in terms of its design, the level of coverage and adequacy over time. The programme targets incapacitated (labour-constrained) and extremely poor households. To be eligible a household must include a person with severe or moderate disability, an elderly member, a chronically ill person on palliative care, or be child-headed, or headed by a female with at least three children. Households must have been living in the same catchment area for at least six months (the residency criteria) and must be assessed as not being able to meet basic needs, which is based on a Household Living Conditions Index.

The number of social cash transfer recipients with severe disabilities has grown by three times since 2020. In 2020, around 62,000 persons with severe disabilities (as assessed by the programme) lived in households receiving the social cash transfer, but this increased over time to an estimated 189,000 persons with severe and moderate disabilities by 2024 (Figure 7). When compared to the total population of Zambia, recipients with disability increased from 0.3 per cent to 0.9 per cent. This is also equal to close to half of the population of persons with moderate and severe disabilities² (2 per cent of the total population) as per the 2022 Census of Population and Housing, although care is needed in making comparison to survey and census-based measures of disability prevalence (Zambia Statistics Agency, 2025).

Figure 7: Coverage of persons with disabilities by social cash transfer, 2020-2024



Source: Beneficiary data from MCDSS compared to population data from UN Population Division (2024)

² This is the population responding “a lot of difficulty” or “cannot do at all” in relation to six functional domains.

The main drivers of this increase in the total coverage of the SCT have included:

1. A revision of the qualification criteria to include moderate disabilities as well as persons with severe disabilities. Households with a person with moderate disabilities do not, however, receive the higher benefit level.
2. A greater effort made to actively identify beneficiaries with assessment being undertaken at the community-level sometimes by a mobile team including medical practitioners. Individuals identified as having a severe or moderate disability are provided with a paper slip rather than a fully-fledged disability card (see Box 1 which provides a summary of developments relating to disability assessment in Zambia).

Box 1: Disability assessment, determination and certification in Zambia

The ZAPD is responsible for certification and registration of persons with disabilities in Zambia. Individuals can receive a disability card upon receiving recommendations from medical practitioners following a medical assessment. Possession of a disability card is one way to demonstrate that an individual within a household meets disability-related eligibility criteria for the social cash transfer and other social protection benefits and privileges.

To date, the ZAPD and SCT assessment and certification systems operate largely in parallel, but there are plans to explore potential integration of the two systems. There are also plans to change the way the ZAPD disability assessment is conducted, from the medical approach over-reliant to doctors, to a functional, rights-based assessment. So far, two functional tools to assess childhood disability (2-17 years old) and disability in adults (18 years and above) have been tested and await piloting before nation-wide deployment in all the 116 districts in Zambia upon approval by government. In addition, potential multi-disciplinary functional assessment teams situated in all the 10 provinces of Zambia have been identified and are being capacitated to oversee decentralised, district level assessments for speedy certification and registration with ZAPD.

Zambia is one of a number of low- and middle-income countries expanding coverage of non-contributory disability cash benefits. Figure 8 shows the proportion of the total population covered by non-contributory disability benefits in a selection of low- and middle-income countries where such schemes exist. Coverage varies from very low levels to around 3 per cent of the total population. While Zambia finds itself at the lower end of this range by this measure (at 0.9 per cent of the population) it is among a number of other countries that introduced disability cash benefits relatively recently and are in the process of expanding coverage (such as Cambodia, Eswatini and Fiji).

Figure 8: Coverage of non-contributory disability cash benefits as a percent of total population, selected countries (latest year)

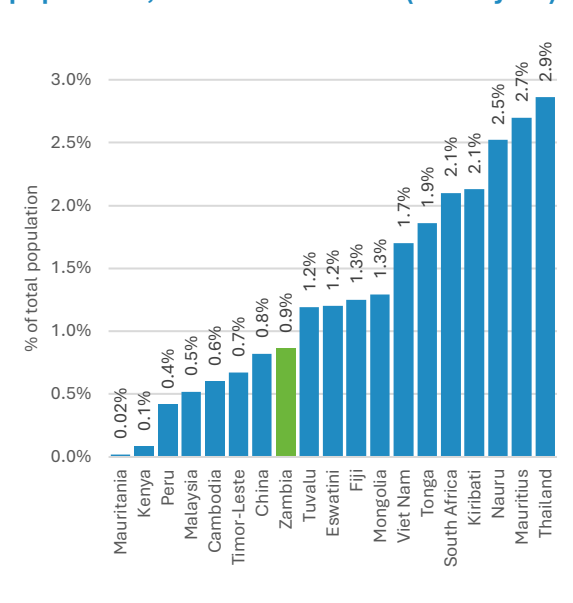
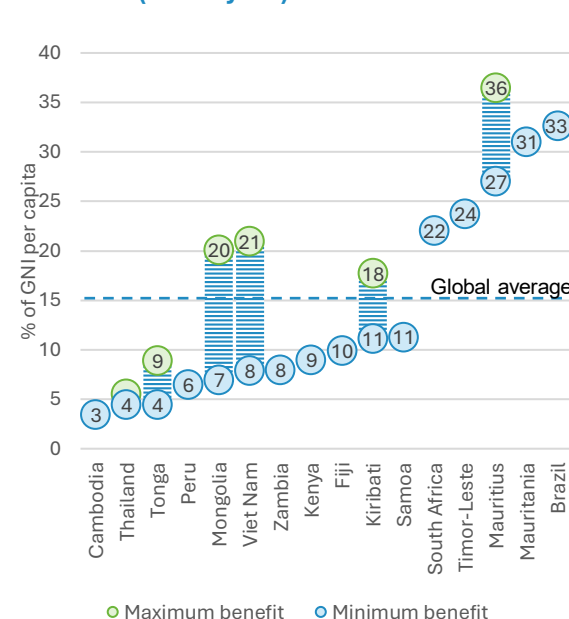


Figure 9: Benefit level of disability cash benefits, per cent of GNI per capita, selected countries (latest year)



Source: Statistical annexes to the Global Disability Inclusion Report

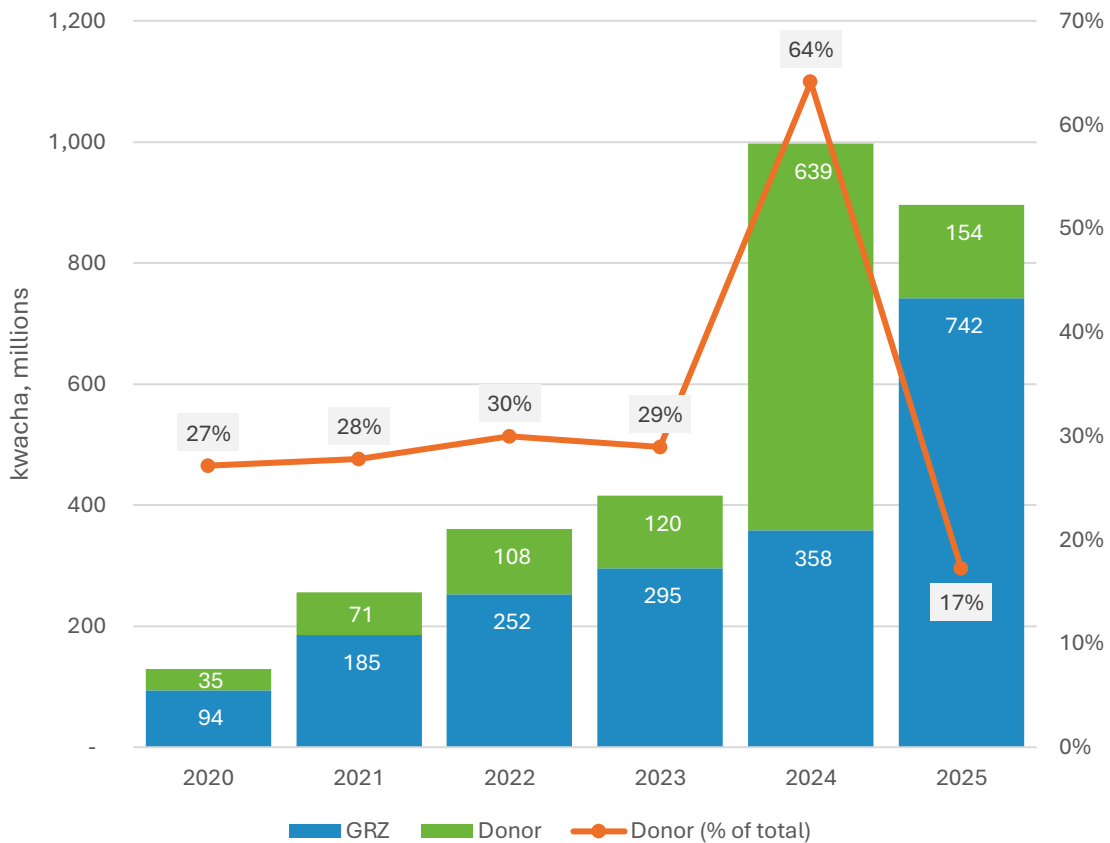
The benefit level of the top up for households with persons with disabilities has increased in recent years, but remains below average by international comparison. As noted above, households with a person with severe disability are provided an additional 200 kwacha monthly over and above the 200 kwacha provided to all recipient households. This has increased from 90 kwacha per month in 2020, for both the main benefit and the top up for households with persons with disabilities. Figure 9 shows how the benefit level of 200 kwacha compares to non-contributory disability benefits in other countries, when measured as a proportion of gross national income (GNI) per capita. Benefit levels range from just 3 per cent of GNI per capita in Cambodia, to 33 per cent in Brazil, with a global average of around 15 per cent of GNI per capita. The benefit level in Zambia (8 per cent of GNI per capita) falls below this average, although other countries such as Cambodia, Peru and Thailand have even lower benefits by this measure.

Despite the positive development of the social cash transfer in reaching persons with disabilities, there remain some limitations in the approach. First, the social cash transfer is focused on poor households. This welfare criteria may not adequately account for disability-related costs that mean that can push households with disabilities into poverty, and make it difficult for them to escape. Second, the benefit – including the top up for persons with disabilities – is generally provided to the household head that will often not be the person with disability. This arrangement may limit the level of control a person with disability has around the use of the cash transfer when compared to an individual with disability.

The level of donor support to the programme has varied in recent years. For the period 2020-2023, donor financing for the social cash transfer was equivalent to between 27 and 30 per cent of the total budgeted expenditure. In 2024, this increased significantly to 64 per cent, with donors making a major contribution to covering the cost of the emergency cash transfer running from May 2024 to April 2025. This emergency cash transfer responded to severe drought in Zambia between 2023 and 2024 which was declared as a natural disaster. The emergency cash transfer focused on 84

of Zambia's 116 districts and involved the payment of an additional 200 kwacha per month top up to recipients of the regular social cash transfer and 400 kwacha per month paid to around 700,000 additional households not on the regular scheme (Parliament of Zambia, 2025). In 2025, the share of the budget financed by donors fell to 17 per cent. This was primarily due to the significant increase in the portion financed by the government (742 million kwacha in 2025). Donor funding (154 million Kwacha) was significantly below that of 2024 given the end of the emergency cash transfer, however, it was above the allocation for 2023 (120 million kwacha)

Figure 10: Social cash transfer allocations by GRZ and donors, 2020-2025



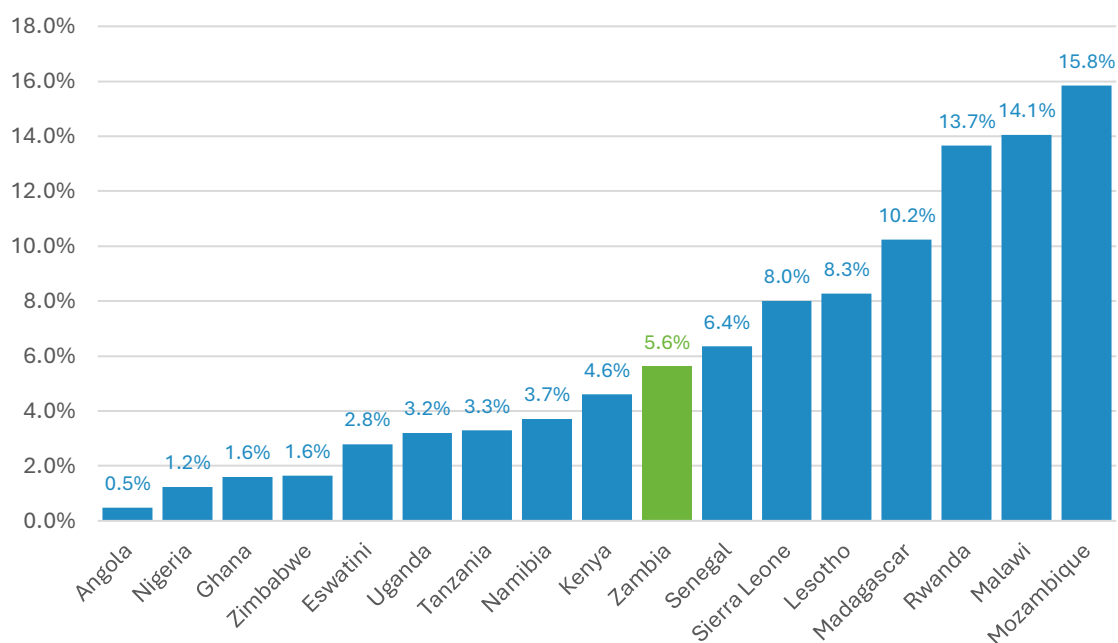
Disability and official development assistance

Official development assistance (ODA) has the potential to make an important contribution to disability inclusion. Official development assistance can support disability inclusion in various ways, both by financing government and non-government services and support provided to persons with disabilities and building capacities of a wide range of actors to advance disability inclusion. Recognising the role of ODA, an important outcome of the Global Disability Summit 2025 was the Amman-Berlin Declaration that committed to two specific targets for international development cooperation: first, to strive for all their international development programs to be inclusive of and accessible to persons with disabilities and, second, to strive to ensure that at least 15 percent of international development programs being implemented at the country level pursue disability inclusion as an objective (Global Disability Summit 2025, 2025). Zambia is one of more than 100 governments and international organisations that endorsed this declaration. This section therefore

provides a brief summary of existing data on the extent to which ODA to Zambia currently targets disability inclusion.

Zambia is a major recipient of ODA. Gross allocable³ ODA commitments to Zambia were equal to USD 1.48 billion in 2023, or 5.6 per cent of gross national income (GNI). As indicated in Figure 11, this level of ODA is higher than various other African countries such as Kenya, Tanzania and Uganda, although it falls below levels found in countries such as Malawi, Mozambique and Lesotho. ODA can flow through a wide array of channels including government, multilaterals and non-government organisations. Projections for 2025 indicate that grants⁴ – as a source of revenue for the Zambian government – make up around 1 per cent of GDP (IMF, 2025).

Figure 11: Allocable ODA as a percentage of gross national income (GNI), selected African countries



Source: Authors' calculations based on OECD CRS database and World Bank (2025)

The OECD-DAC disability policy marker provides a tool to assess the extent to which official development assistance (ODA) targets disability inclusion. This marker was launched by the OECD Development Assistance Committee (DAC)⁵ in 2018 for the purpose of measuring the extent to which ODA activities address disability inclusion. The marker includes three scores, with 2 indicating where a project has disability inclusion as a *principal objective*, 1 where disability

³ The analysis in this paper focuses on allocable ODA as this is the suggested focus of analysis of the OECD-DAC disability policy marker by the OECD. See p.19 of the OECD DAC handbook on the disability marker (OECD, 2020). The analysis also excludes three types of humanitarian aid (based on their purpose code within the OECD CRS database, namely Material Relief Assistance and Service (72010), Emergency Food Assistance (72040) and Immediate Post-Emergency Reconstruction and Rehabilitation (73010). This aligns with the approach taken in monitoring of the Amman-Berlin Declaration emerging from the Global Disability Summit 2025.

⁴ Grants are transfers to governments from other governments or international agencies. In low- and middle-income countries, grants are mainly in the form of official development assistance.

⁵ The development assistance committee consists of a set of bilateral donors (mainly OECD countries), plus the European Union.

inclusion is a *significant objective* and 0 where disability inclusion is not targeted.⁶ Data for the analysis was gathered from the OECD’s Creditor Reporting System (CRS), which collates a wide array of data on ODA, based on reporting from bilateral and multilateral donors. The latest data available is for 2023.

A majority of ODA activities in Zambia are not scored by the disability marker. Table 2 provides a set of summary indicators on the share of allocable ODA according to the way in which it is scored by the disability marker. Out of 1,266 ODA activities⁷ in 2023, only 426 (34 per cent) were scored, meaning that 66 per cent were not scored. When considering the value of ODA flows, only 187 million USD related to commitments that were scored by the disability marker, representing only 13 per cent of the total 1,478 million USD allocable ODA flows to Zambia in 2023. The gaps in use of the marker relate to a number of factors. First, the disability marker is currently only used by OECD DAC members (including EU institutions), while multilateral organisations (such as UN agencies and the World Bank) do not yet have the option to report using the marker. Second, not all OECD DAC members use the marker, and those that do use it do not necessarily mark all activities. The share of activities being scored by the marker in Zambia (36 per cent) is slightly below average compared to other recipient countries in the CRS database (averaging 39 per cent).

Table 2: Allocable ODA by disability marker score, Zambia, 2023

Indicator	Total	Blank	Scored				
			Any score	Score 0	Score 1	Score 2	Score 1 or 2
Number of activities	1266	840	426	300	105	21	126
%	100%	66%	34%	24%	8.3%	1.7%	10.0%
US\$, millions	1478.2	1291.3	186.9	60.7	125.4	0.8	126.2
%	100%	87%	13%	4%	8.5%	0.1%	8.5%

Source: Authors’ calculations based on OECD CRS database

10 per cent of ODA activities in Zambia are scored as targeting disability inclusion. The share of allocable ODA targeting disability inclusion (score 1 or 2) is 10 per cent when measuring the number of activities, and 8.5 per cent of USD values. This is mostly made up of score 1 activities (significant objective), with score 2 activities (principal objective) only making up 2 per cent of activities, and 0.1 per cent of the USD value of ODA. A review of projects in the OECD CRS database highlights some relevant observations:

- **Score 2:** The 21 ODA activities scored 2 relate to four broad activities. These are:
 - Elements of a core grant from the Irish government to Misean Cara (an Irish faith-based organisation working with vulnerable groups) (USD 0.42m)
 - Funding from the Norwegian government to Atlas-alliansen (an umbrella organisation of disabled persons) (USD 0.24m)

⁶ Meeks, P., *Getting the Data: How Much Does Aid Money Support Inclusion of Persons with Disabilities?*, Centre for Inclusive Policy, 2020; Organisation for Economic Co-operation and Development, *The OECD-DAC Policy Marker on the Inclusion and Empowerment of Persons with Disabilities: Handbook for Data Reporters and Users*, 2020 <[https://one.oecd.org/document/DCD/DAC/STAT\(2020\)48/en/pdf](https://one.oecd.org/document/DCD/DAC/STAT(2020)48/en/pdf)>, accessed 27 February 2025.

⁷ For the purpose of this analysis, an ODA activity is a single instance of an ODA commitment. ODA commitments may relate to a project, or a subcomponent of a project.

- Two projects of the Polish Ministry of Foreign Affairs supporting radiology and laboratory services (USD 0.14 m). The profile of these two projects do not appear to justify a score of 2 (principal objective of disability inclusion).
- **Score 1:** Table 3 summarises the six largest score 1 projects in 2023, which make up 92 per cent of the USD commitments with this score. Key observations are:
 - The single largest component of score 1 activities (making up more than half of the commitments) is the EU-funded Nexus Energy Water in Zambia project – focusing on increasing the operational and financial performance of five water utilities (USD 63 million). The rationale for scoring this project as having a “significant” objective of disability inclusion is not obvious from available information in the CRS.
 - The second largest component is the EU Equal Chances for Human Development project which focuses on supporting children and female adolescents (USD 38.3 million).
 - Notably, three projects within the top six (in terms of USD commitments) under score 1 are UK-financed support to the social cash transfer via a World Bank-managed trust fund and UNICEF. These equal USD 12.6 million.

Table 3: Score 1 projects valued over USD 1 million in Zambia, 2023

Project title	Donor name	Channel name	Value (USD Commitment, millions)
Nexus Energy Water in Zambia (NEWZA)	EU Institutions	Third Country Government (Delegated co-operation)	63.0
Equal Chances for Human Development	EU Institutions	United Nations (UN) agency, fund or commission	38.3
Trust Funds Contributions to support the implementation of the Zambia Social Cash Transfer Programme as a 25% contribution ICF	United Kingdom	International Bank for Reconstruction and Development	9.3
Support to the implementation of the Zambia Social Cash Transfer Programme through a Multi-Donor Trust Fund.	United Kingdom	International Bank for Reconstruction and Development	1.9
CIG Zambia - RDEL ICF Element	United Kingdom	Other	1.6
Technical Assistance to support the implementation of the Zambia Social Protection Expansion Programme Phase II	United Kingdom	UNICEF	1.4
Other			9.8
Total			125.4
Related to social cash transfer			12.6

Source: Authors' calculations based on OECD CRS database

These observations highlight that caution is required in interpreting the extent to which projects meaningfully contribute to disability inclusion. International evidence indicates that the interpretation the scores vary, particularly for score 1 projects. Nevertheless, it should be noted that both these indicators likely underestimate the true share of ODA targeting disability inclusion given the significant share of projects which are unmarked.

Only around half of the major donors in Zambia use the marker. There are a large number of donors providing ODA to Zambia (50 in 2023)⁸, therefore Figure 12 analyses the use of the marker by

⁸ This relates to the “Donor name” in the OECD CRS. In some cases, this may aggregate various agencies. For example, countries are typically listed as donors, but may have multiple agencies providing ODA.

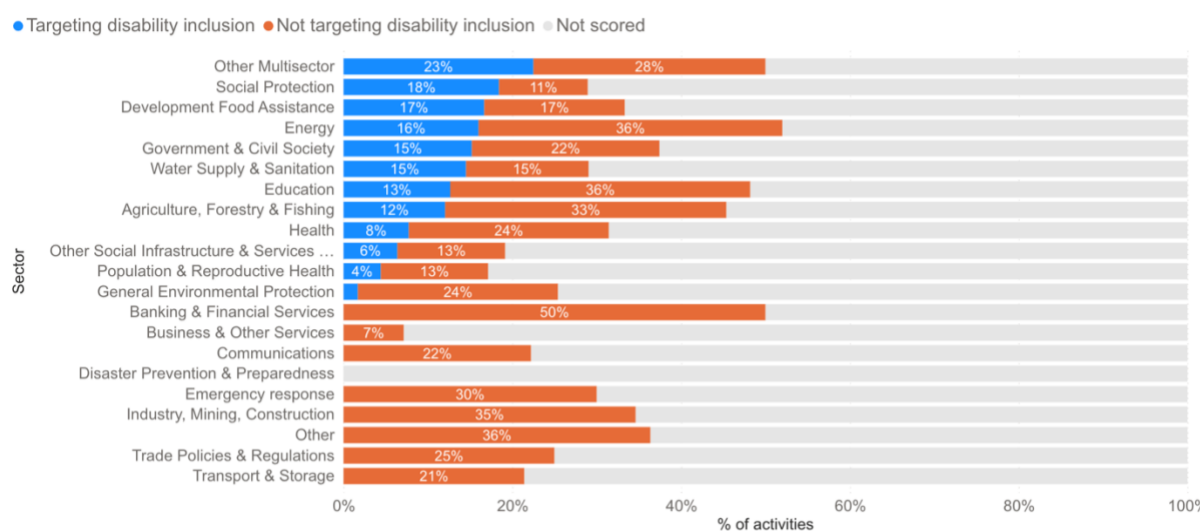
focusing on the largest 20 donors providing ODA to the country. The donors are ranked by the size of their ODA portfolio, with the World Bank (International Development Association) being the largest, followed by the USA, the Global Fund, Germany and EU institutions. Of the largest 20 donors, 10 used the marker in 2023, while Germany has started using the marker from 2024. Most of the users of the marker apply it to the vast majority of projects, but Sweden and Korea apply it to about two thirds, and Japan applies it to only 30 per cent. Notably, various multilaterals within the top 20 donors (African Development Bank, UNICEF, UNFPA and WHO) signed the Amman-Berlin Declaration following the Global Disability Summit which made commitments to disability inclusive international development cooperation.

Figure 12: Allocable ODA activities by disability marker score (largest 20 donors by USD value), Zambia, 2023

Donor name	Total value of portfolio (USD commitments, millions)	Endorsed GDS declaration?	% of activities scored with disability marker	% of activities targeting disability inclusion	% of activities scored but not targeting disability inclusion
International Development Association	478.00		0%		
United States	412.14		0%		
Global Fund	190.89		0%		
Germany	135.05	✓	0%		
EU Institutions	105.65	✓	100%	84.6%	15.4%
Japan	26.18		30%		30.1%
United Kingdom	24.78	✓	98%	47.3%	50.9%
Global Alliance for Vaccines and Immunization	22.77		0%		
Global Environment Facility	18.40		0%		
African Development Fund	9.39	✓	0%		
Ireland	7.39	✓	84%	27.5%	56.3%
Norway	6.47	✓	100%	46.4%	53.6%
Canada	5.46		100%	19.4%	80.6%
UNICEF	5.03	✓	0%		
Sweden	4.73	✓	62%	3.4%	58.6%
Czechia	3.16		100%		100.0%
UNFPA	3.15	✓	0%		
Australia	2.22	✓	100%	61.3%	38.7%
World Health Organisation	2.19	✓	0%		
Korea	1.69	✓	67%		66.7%

The share of activities marked as targeting disability inclusion varies by sector. Figure 13 shows the proportion of ODA activities targeting disability inclusion (scored 1 or 2) for different ODA sectors. Over 15 per cent of activities in the social protection, development food assistance, energy, government & civil society and “other multisector” target disability inclusion. The share of activities targeting disability inclusion is lower – but still notable – in the sectors of education and health, which tend to be of particular relevance for people with disabilities. On the other hand, the share of activities targeting disability inclusion is relatively low in many other sectors.

Figure 13: Allocable ODA activities by disability marker score and sector, Zambia, 2023



Conclusion

Zambia has made important progress in increasing public expenditure on disability inclusion in recent years. At around 0.1 per cent of GDP, Zambia’s disability expenditure is the highest among lower-middle-income countries surveyed in the Global Disability Inclusion Report, and is higher than many other African countries. Zambia has reached a level of expenditure that the Global Disability Inclusion Report identified a minimum at which countries can begin to implement a basic set of interventions.

Disability expenditure in Zambia is dominated by the social cash transfer, which has expanded significantly in recent years. This has been primarily driven by an increase in the number of recipients households with a person with disability, which has been a result of adjustments to eligibility criteria and more proactive outreach. Nevertheless, there is still room for progressive improvement in terms of coverage and adequacy of the cash transfer. An important ongoing initiative that can strengthen this process is to enhance to the disability assessment process, and harmonise the Zambia Integrated Social Protection Information System (ZISPIS) and Disability Management Information System (DMIS). There is also scope for considering a transition to a fully-fledged disability grant for individuals with disabilities, which may better support their choice and control over use of the cash.

Meanwhile, there is scope to increase the scale and inclusiveness of investments in other sectors supporting disability inclusion. The recently launched National Policy on Persons with Disabilities alongside the National Disability Mainstreaming Guidelines provide a key framework for progressing on this front and involves training of sector specific disability focal points and their teams to operationalise the policy. Two areas discussed in this paper which are of particular note are to strengthen inclusive education through greater allocation of funds to learners in mainstream schools, and increasing funding for provision of assistive technology.

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