



Easy Read

Let's talk about
the National Policy
on Disability



Easy to read version of the

National Policy on Disability

About this booklet

This booklet tells you about Zambia's National Policy on Disability.

We must make the lives of persons with disabilities better.

Persons with disabilities have the same rights as non-disabled people and they can contribute to society. We must give persons with disabilities the same chances and opportunities as everyone else.

Everyone can help us to do this. We all need to work together and persons with disabilities need to take part too.

The government will make sure the policy works.

How you can use this booklet

Read the booklet then talk about it with other people.

Do what you can in your work to get the National Policy on Disability to work.

Ask other people what they are doing to get the National Policy on Disability to work.

Ask the government what they are doing to get the National Policy on Disability to work.

Important

There is a lot of information in this booklet, and you may want to read it in small parts. You can also look at the contents list to find things you are interested in reading about.

In this easy-to-read booklet we explain what some words mean. These words are shown in **purple** writing

If you see words in **purple** writing and are not sure what they mean, you can find out by looking in the words list at the back of the booklet (from page 21).

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What the Minister says

My name is Emerine Kabanshi. I am the Minister of Community Development, Mother and Child Health.

Disability affects people of all ages, gender and ethnicity in every society. In Zambia, persons with disabilities are seen as people who need charity. This is not right, as persons with disabilities can play a big part in making our society better if they are given the chance to do so.

Unfortunately there are many barriers that stop persons with disabilities from taking part. For example, persons with disabilities cannot move around in many areas and buildings.

We need to work together to make a society where persons with disabilities will be happy and have full and active lives.

Also, persons with disabilities need to contribute and take part in making our society better.

This government will work with persons with disabilities, disabled person's groups and other **stakeholders** to meet the rights of persons with disabilities as shown in the **United Nations Convention on the Rights of Persons with Disabilities**.

What the Permanent Secretary says

My name is Professor Elwyn M Chomba. I am the Permanent Secretary of the Ministry of Community Development, Mother and Child Health.

We made this National Policy on Disability after talking to a lot of people.

We talked to many different parts of the government. We talked to disabled person's groups, co-operating partners, the private sector and people who took part in the national stakeholders' consultative meetings. We also talked to people who are part of our civil society.

I want to thank everyone who was involved in making this policy.

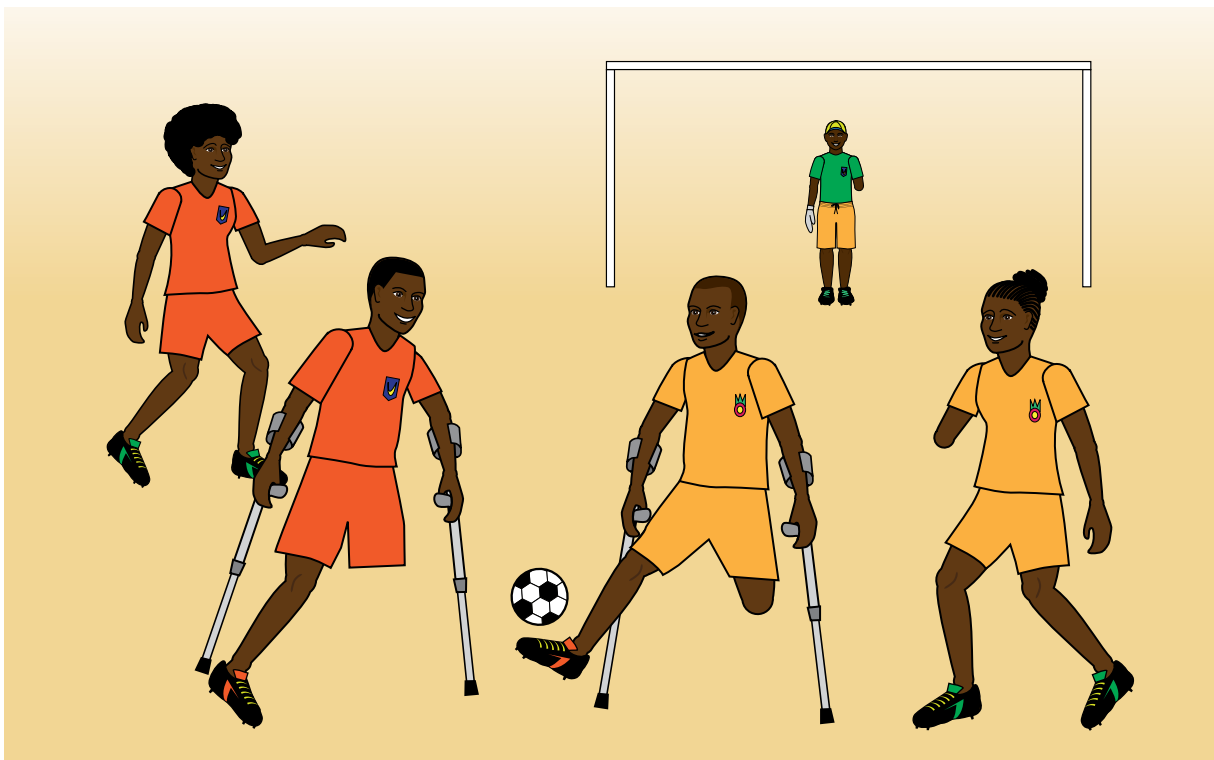


About this policy

In 2010 we agreed to an international law called the [United Nations Convention on the Rights of Persons with Disabilities](#). This law has a list of rights that persons with disabilities have.

Now Zambia has to do all the things in the [United Nations Convention on the Rights of Persons with Disabilities](#). So the government has written this [National Policy on Disability](#). This will help Zambia to meet the rules in the [United Nations Convention on the Rights of Persons with Disabilities](#).

We want Zambia to be a good place for persons with disabilities. We want Zambia to be a place that looks after the [human rights](#) of persons with disabilities. And we want Zambia to be a place that meets the needs of persons with disabilities and helps them with the challenges they face.



The government knows that persons with disabilities should have the same rights, opportunities and choices as non-disabled people.

To do this properly, we need a policy that shows us how we can make the lives of persons with disabilities better. This is why we have written this [National Policy on Disability](#).

By 2030 this government wants to see equal opportunities for persons with disabilities.

The [National Policy on Disability](#) will help us change laws to make life better for persons with disabilities.

The new laws we make and the laws we change will make a society that takes the needs of persons with disabilities into account.

Disability in Zambia

Some people think that disability is a punishment or bad fortune in the family caused by ancestral spirits and witchcraft.

This is wrong. But because of these stories, some families hide away persons with disabilities. This is because the families think the person with disabilities cannot carry out common day-to-day tasks or do anything.

Many families stop the person with disabilities from working and doing the best they can with their life. They find it hard to get health care, education and employment.

This means that persons with disabilities play a smaller and smaller part in our society.

Persons with disabilities come across **barriers** to doing things every day. Many people treat them differently than non-disabled people. This causes some persons with disabilities to feel shame, fear and rejection.

Disabilities also affect the disabled person's family and community.

If we stop persons with disabilities from taking an active part in community life then we stop them doing the best they can and becoming the people they could be, with a job and family.

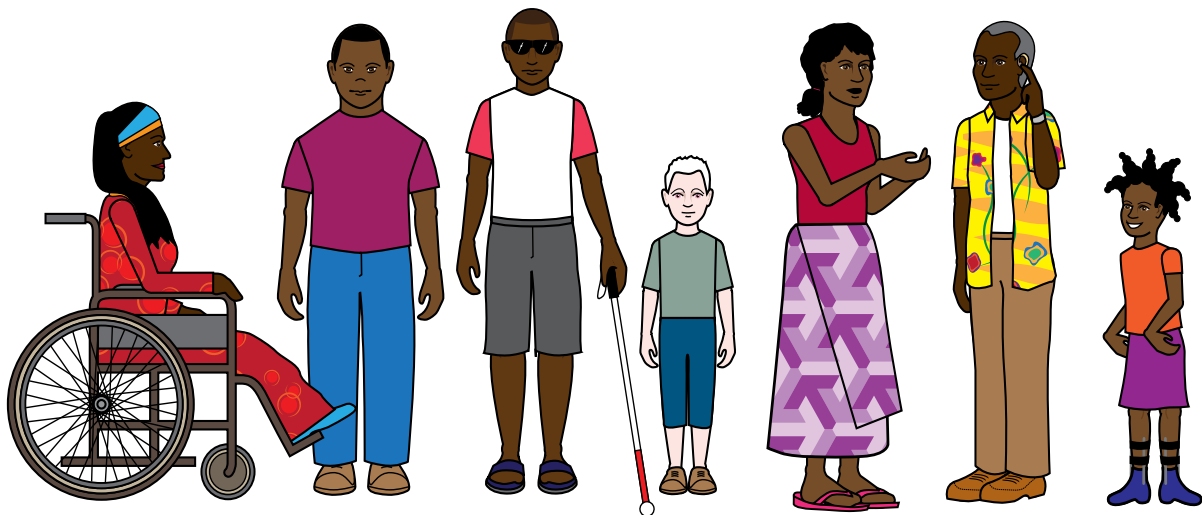
It is hard for persons with disabilities to get information. It is also hard for persons with disabilities to get around in the area where they live.

This is because the needs of persons with disabilities were not taken into account. This means that persons with disabilities cannot get in some buildings. For example, because of things like steps up to the main entrance.

We must change the way people think and act towards persons with disabilities.

Most people think of persons with disabilities as people with a physical disability. But there are many different impairments, like hearing impairment, visual impairment, psychosocial and intellectual disability.

All people, including persons with disabilities, have different needs and we must all do our best to meet them.



How common is disability in Zambia

We think 10 Zambians out of every 100 are disabled. This is one out of every 10 people.

At the moment it is hard for persons with disabilities to get an education or skills training. This means that many persons with disabilities do not have a job and are left to manage alone.

Some people think women are not as important as men. This is not correct.

Women with disabilities can be worse off. This is because some people treat them as unimportant because they are women and also because they are disabled.

We must include persons with disabilities in all parts of life. We must be sure we also include women with disabilities.



Disability, education and poverty

Disability and poverty are very closely linked. A disabled person is more likely to live in poverty than a non-disabled person. People who live in poverty do not have enough food to eat, do not get proper health care and do not have **basic sanitation**.

It is hard for persons with disabilities to get an education and to find a job.

Persons with disabilities who work are likely to have low paying jobs and live in low quality housing.

Persons with disabilities can end up feeling alone and left out of events that happen in the community.

If a disabled person depends on the family for help and support they stop trying to help themselves.

Persons with disabilities have to deal with several **barriers** to learning.

Many of our schools and other learning places do not meet the needs of persons with disabilities.

Some teachers and teaching aids are not good enough to meet the needs of the learners.

We must put the rights and needs of persons with disabilities into all of our laws, policies and action plans.

This will make it easier for society to accept persons with disabilities. It will also help to change the way people think and act towards persons with disabilities.

What the National Policy on Disability is based on

These are the main things we want the National Policy on Disability to do.

Partnership

We all need to work together so that persons with disabilities can get the services they need.

The government, cooperating partners, voluntary groups, community-based organisations, faith-based organisations and the private sector must work together.

When these groups work together it is called a partnership.

Co-ordination

Disability affects all parts of society.

We must make sure that everyone who is involved in making the policy knows what they are doing.

We must also know what others are doing.

Full and effective participation and inclusion in society

This means making sure that everyone who is involved with the National Policy on Disability plays a full and effective part, including persons with disabilities.

This will make sure that we have services that everyone can use.

Accountability and transparency

Accountability means that the organisation that delivers services must be able to explain what they have done and why they have done so.

Transparency means that the organisation that delivers services must be open and honest in all it does and says.

If organisations that deliver services are accountable and transparent people will have confidence in them. This means that more persons with disabilities will take part in programmes made for them.

Respect for dignity and independence

Service providers should give respect to persons with disabilities. This includes the right of the person with a disability to make choices and be independent.



Equality and non-discrimination

In law, all people are equal. Everyone should get the full protection and full benefit of the law.

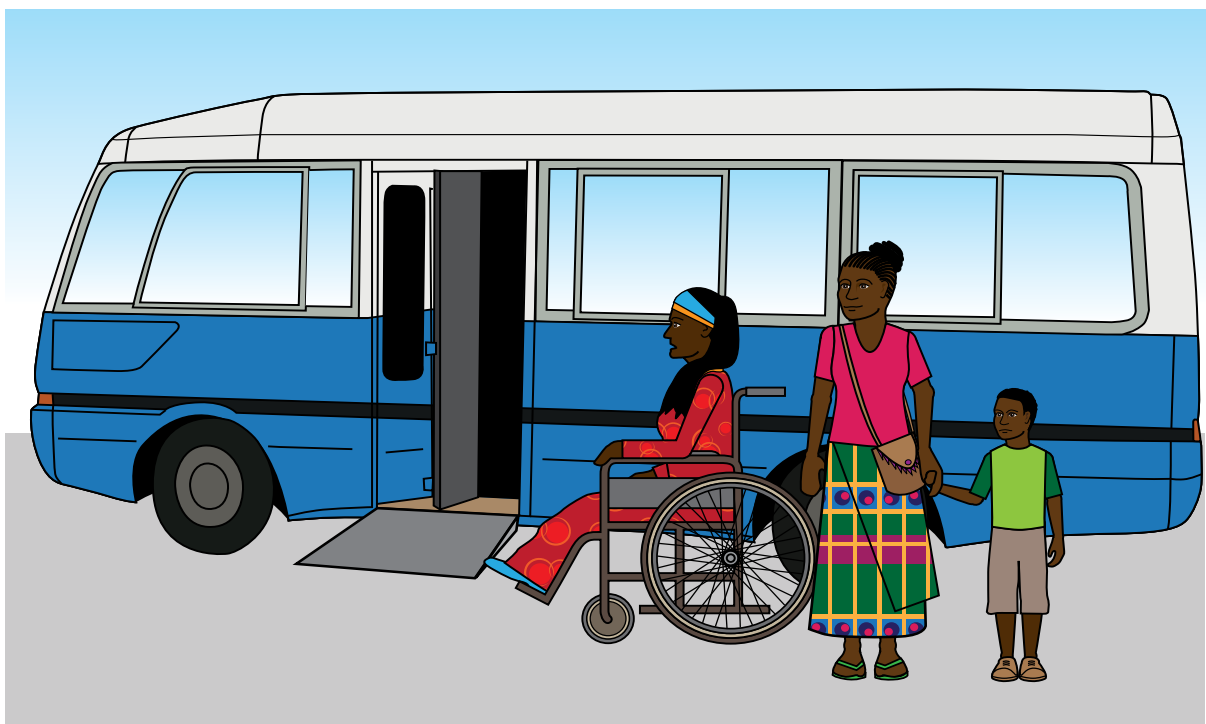
Services for persons with disabilities must be delivered in a fair way. They must take into account the needs and status of different individuals such as their gender, race, nationality, type of disability, health and age, without **discrimination**.

Traditional values

When persons with disabilities get and use services, the **service provider** must follow the Zambian traditions and cultural values of caring for one another.

Accessibility

We must take action to make sure that persons with disabilities can use, in the same way that non-disabled people can, the facilities and services that help people move around and communicate in the world we all live in.



What the National Policy on Disability aims to do

The **National Policy on Disability** aims to make sure that persons with disabilities can live decent and productive lives without any **barriers**. We must meet the following objectives.

Preventing disability

We must cut down on the illnesses that cause disability.

These are some of the things we must do.

- We must let more non-disabled people know about programmes and activities that aim to prevent disability.
- We must help disability prevention groups to deal with more non-disabled people.

Skills for daily living

We must make it easier for persons with disabilities to get, keep or improve their skills for daily living.

These are some of the things we must do.

- We must promote the community-based method of getting, keeping or improving the skills for daily living for persons with disabilities.
- We must promote and provide access to technical aids, **assistive devices**, equipment and facilities. This will help persons with disabilities get, keep or improve their skills for daily living.

Human rights

We must make sure that persons with disabilities have the same **human rights** and opportunities as non-disabled people.

These are some of the things we must do.

- We must make sure we treat men and women in the same way when we provide services to persons with disabilities.
- We must make sure we use the laws that protect persons with disabilities against **discrimination** and abuse.



Equal opportunities

We must make sure that **equal opportunities** are available to persons with disabilities.

These are some of the things we must do.

- We must make sure persons with disabilities get the services they need, like welfare assistance schemes and bursaries. This will help persons with disabilities ask for grants and empowerment schemes, so they can take charge of their own lives.
- We must recognise sign language as our 8th national local language. We must make sure that sign language is used everywhere so that persons with hearing impairments get the information they need.
- We must make sure that persons with disabilities can get into and move around in all buildings.
- We must put more documents into **Braille** and encourage more people to learn how to write and read **Braille**.



Keeping in touch

Persons with disabilities must be able to talk to other persons with disabilities and organisations or groups that deal with persons with disabilities. This is called networking.

These are some of the things we must do.

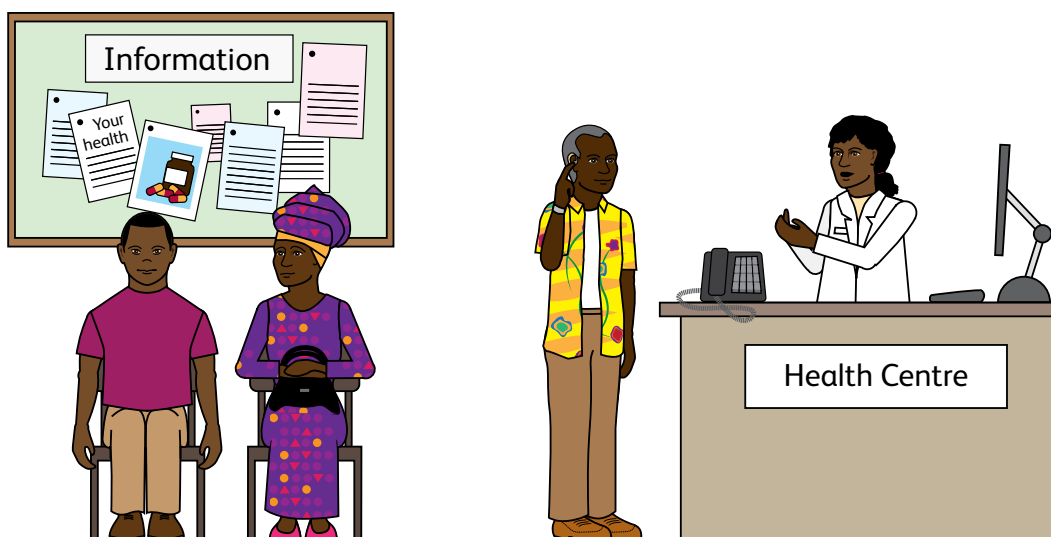
- We must get communities to take part in activities that support persons with disabilities.
- We must make a database of persons with disabilities and organisations dealing with persons with disabilities.
- We must get more persons with disabilities to take part in programmes about their well-being.

Quality health care and services

We want persons with disabilities to have the same chance as non-disabled people of getting quality healthcare and services.

These are some of the things we must do.

- We must make sure health workers give equal care to persons with disabilities and non-disabled people.
- We must teach health workers to use sign language. This will help them treat people with a hearing disability in private.



Education and skills training

We must make sure that persons with disabilities can get an education and skills training, including lifelong learning.

To do this we will make an education system that everyone can use.

These are some of the things we must do.

- We must teach people who work in education about disability. We will show them how to communicate, teach and support persons with disabilities.
- We must make sure that persons with disabilities can get an education, training and lifelong learning without **discrimination** and on an equal basis with other non-disabled people.
- We must use things like **Braille**, large print and hearing aids. This will help more persons with disabilities to get an education and learn new skills.



An adequate standard of living and social protection

Everyone has the right to an adequate standard of living. Social protection services help people living in poverty by paying cash transfers, giving health care and giving loans.

These are some of the things we must do.

- We must make sure persons with disabilities, especially women, girls and older people, can easily get and use social protection services that aim to get people out of poverty.
- We must make sure persons with disabilities can easily get and use public housing programmes.
- We must make sure persons with disabilities are not discriminated against when they want to get health insurance and life insurance policies.

Disability and accessibility

We want persons with disabilities to live independently if they want to, and have a full and active life.

These are some of the things we must do.

- We must make sure that buildings and other facilities that are open to the public can be used by persons with disabilities. This includes having signs in large print and Braille, and having guides and sign language interpreters.
- We must tell persons with disabilities about, and show them how to use, new information and communications technologies and systems, including the Internet.

Making the Policy work

The government will get all the Ministries to work with disabled people's organisations and other groups to make sure this National Policy on Disability works well.

We will make a job in every ministry and organisation to look at the way new rules affect persons with disabilities. We will call the people with these jobs Disability Focal Point Persons.

We also need the judiciary, the Human Rights Commission, the Zambia Agency for Persons with Disabilities, Disabled Persons Organisations and Disability Organisations, co-operating partners, civil society and the private sector to work with us to make the policy work.

The Policy and the law

We want persons with disabilities to have the same chances as everyone else to join in and live a full and happy life. This is called **equal opportunities**.

The government made the Persons with Disabilities Act No. 6 of 2012. This Act does not let anyone discriminate against someone because they are disabled.

We will now look at our other laws and change them if we need to. This will make sure that everyone treats persons with disabilities fairly and in the same way as non-disabled people.

The Ministry of Community Development, Mother and Child Health will work closely with other Ministries and organisations to make the lives of persons with disabilities better.



Checking that the Policy is working

The government will do these things.

- The government will check the **National Policy on Disability** often to make sure it is working properly.
- The government will work with other groups to make a National Plan of Action.
- The government will make a Management Information System that will mean it is easier to make decisions.



Word list

Accessibility

This is when buildings, public space, services and information can be easily used by persons with disabilities. It includes having things like ramps for wheelchairs, signs in Braille and guides and sign language interpreters.

Assistive devices

These are instruments, tools and equipment that everyone can use to make life easier. For persons with disabilities these include things like wheelchairs, crutches, hearing aids and specific computer software.

Barriers

These are things that stop some disabled people doing the things that non-disabled people can easily do.

Basic sanitation

This is when human waste is kept away from everyone by a flush toilet to a piped sewer system or a septic tank or a pit latrine. It also includes providing safe drinking water.

Braille

This is a reading and writing system that uses raised dots to represent the letters of the alphabet. It is read using the fingers. It is used by people who are blind or who have poor sight.

Cash transfers

These are cash payments to help poor and vulnerable people. They are paid direct to people and are regular payments.

Civil society

Civil society is made up of groups and organisations that work in the interests of everyone. They are not part of government or the private sector.

Co-operating partners

These are all the countries that work together with Zambia to support development.

Discrimination

This is when someone is treated unfairly because of something. People are sometimes discriminated against because of their age, because of the colour of their skin, or because they have a disability. This is also called prejudice.

Equal opportunities

This means having the same chances as everyone else to join in and live a full and happy life.

Human Rights

These are rights everyone should have. Some examples are the right to life, the right to education and the right to be treated fairly and with respect.

Inclusive education

This is a system where everyone learns together and the teachers help all students to learn.

National Policy on Disability

This shows how we can make the lives of persons with disabilities better.

Partnership

This is when we work together with other **stakeholders** to deliver services.

Prejudice

This is when someone treats another person unfairly when they do not know anything about them. For example, **prejudice** can happen to people because of age, the colour of their skin, their disability or their culture. It is sometimes called **discrimination**.

Private sector

These are businesses and groups that are run by people or groups and that make money out of their work.

Service provider

This is a person, a group of people, a council or a company that gives services (usually support services) to others.

Social protection services

These services help people living in poverty by doing things like paying cash transfers, giving health care and giving loans.

Stakeholder

This is a person or a group who affects our work or may be affected by our work.

United Nations Convention on the Rights of Persons with Disabilities

This is a list of rights that persons with disabilities have. All the countries that support the Convention agree that persons with disabilities should have these rights

Voluntary groups or sector

These are groups that are not part of government that do not make money out of their work. Examples are community groups, voluntary groups, charities, co-operatives and housing associations.



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Designed and produced by CDS



Easy Read



Easy to read version of the

2014–2018 National Social Protection Policy

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What the Minister says

My name is Emerine Kabanshi. I am the Minister of Community Development and Social Services.

The government must make sure that the citizens of Zambia are healthy, happy and successful.

Many Zambians find it hard to have a good quality of life. Families are finding it harder to meet their basic needs and to get services. In communities where people do not have enough money and food, life can be very difficult.

This policy will make sure that we have good services. It also shows how we want to provide **social protection** services.

We know it will be hard to improve the well-being and livelihood of vulnerable people. I ask all **stakeholders** to take part in making this policy and making the quality of life for our citizens better.

What the Permanent Secretary says

My name is Professor Elwyn M Chomba. I am the Permanent Secretary of the Ministry of Community Development and Social Services.

We made this National Social Protection Policy after talking to a lot of people.

We talked to many different parts of the government. We talked to a lot of groups, co-operating partners, civil society organisations and the United Nations.

I want to thank everyone who was involved in making this policy.

I hope we can all keep working together while we make the National Social Protection Policy work.

About this policy

The government wants to have fewer people living in **poverty**. It also wants everyone to feel supported when times are hard.

By working together, the government and other groups and organisations will make sure the National Social Protection Policy works well. This will help the poorest people in Zambia.

Social protection means the policies and rules that look after the lives and welfare of people, especially poor people.

People living in **poverty** cannot meet their basic needs and get basic services.

When people cannot get food, shelter, education or medication and healthcare they are more vulnerable. It is also harder for them to get protection from bad things like drought and diseases. Also, for people with jobs, particularly in the **informal economy**, things become harder when bad things happen.



Social protection helps people by doing things like this.

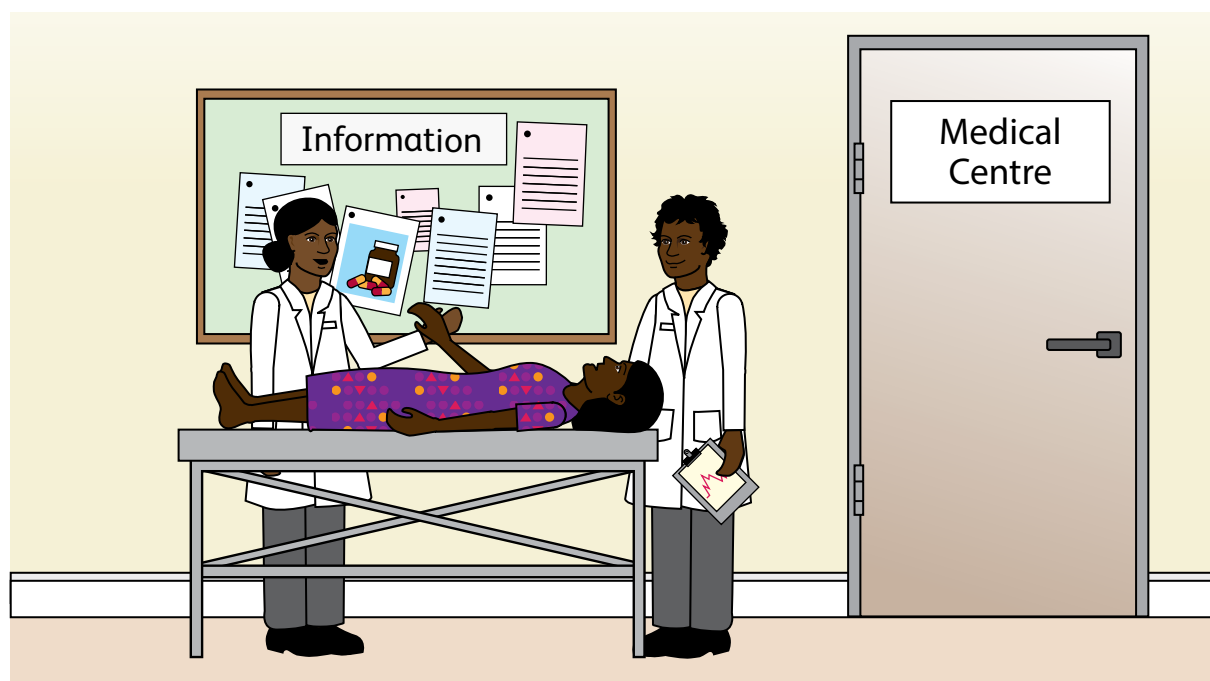
- Giving people money to buy food and access other essential goods (for example clothing, medicines) and services
- Helping people to get better health care and education.
- Giving support for farming.
- Giving training to people so they learn new skills to help them get a job or become entrepreneurs.

Doing these things helps people to feel protected and to get out of poverty. It also makes people feel respected and more equal members of their community.

It is also a good thing for people to live in dignity, particularly the elderly and persons with disabilities.

This will help Zambians both in the short term and in the long term. For example, if children have better food and can go to school they learn better. Or if people get money they can have a small business which helps them get out of poverty.

International law says that vulnerable people should get a minimum amount of money that lets them buy the food, clothes, medicines and services they need. People should also be able to get health care.



About social protection programmes in Zambia

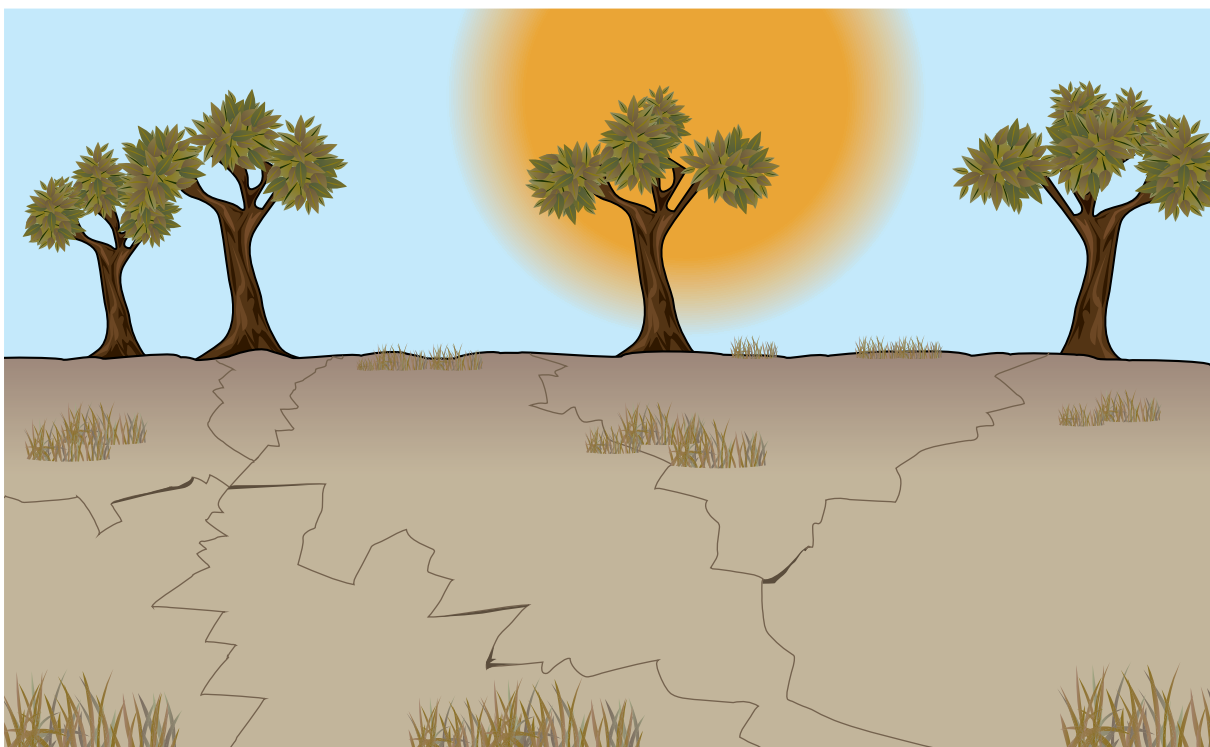
Social protection programmes do these things.

- Social protection programmes help people living in poverty to get better lives.
- Social protection programmes help people to take better care of themselves and their families.
- Social protection programmes help people to manage if something bad happens.

In Zambia, around 54 out of every 100 people live in poverty. In areas in the countryside around 77 out of every 100 people live in poverty. Around 41 out of every 100 people are the poorest people, who cannot afford to buy a basic food basket for the table.

Zambia is becoming a rich country. But most people live in poverty.

Because of the high number of people living in poverty in Zambia, they are very likely to suffer if bad things happen, like droughts and diseases, or if the price of goods goes up.



It is hard for families living in **poverty** to get things like health services, education, water and **sanitation**. Families also suffer because they do not eat properly and do not have enough healthy food. These families are trapped in **poverty**.

Social protection helps these families make their lives better and move out of **poverty** until they do not need help from the government anymore.

The government wants to get most people out of **poverty** by 2030.

At the moment, **social protection** programmes in Zambia do not reach enough people. Also, there have not been any checks made to see if the **social protection** programmes are working properly.

Not enough money has been given to **social protection** programmes. When there was not enough money available, the **social protection** programmes could not do what they promised to do.

Zambia must start spending more money on **social protection** programmes.

Some programmes have been set up to help poor people. The **social protection** programmes that are running at the moment are based on 4 things.

- **Social assistance.**
- **Social security.**
- Making a living and giving people the power to look after themselves.
- Protection – Keeping people safe

Social assistance

Social assistance helps people who cannot work or meet their needs alone. **Social assistance** is things like cash and goods. It can also be things like not having to pay for something, this is called a **fee waiver**, or paying less than normal for something, this is called a **subsidy**.

This kind of help lets families get food and other basic goods and services. The government uses things like the Social Cash Transfer Scheme and the Home-Grown School Feeding Programme where schools and local farmers work together and produce meals for the school children. The government also help persons with disabilities live a better life.

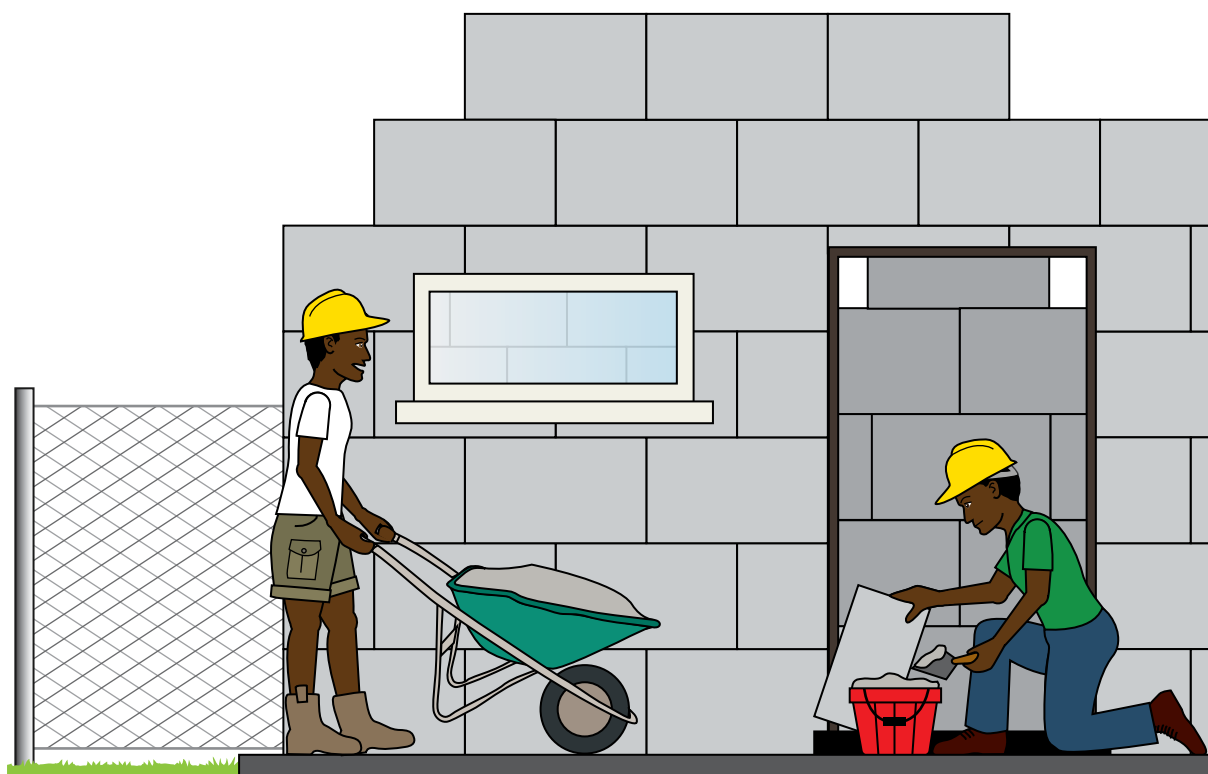


We have checked how **social assistance** programmes are working. They do not reach enough people. Also, they do not have enough money to help people as much as they should.

The law in Zambia does not cover **social assistance**. This means that the **social assistance** programmes do not work as well as they should.

Social security

In Zambia, almost 90 out of every 100 workers work in the **informal economy**. The **informal economy** includes workers like domestic workers, small farmers and marketeers. Many are casual workers.



Most people who work in the **informal economy** do not get **social security** benefits.

The **social security** schemes in Zambia are schemes that people pay for and get benefit from in return. These are pension schemes for when people get older and retire. There is also the Worker's Compensation Fund which pays out money if someone gets injured at work or has to stop working because they got a work-related injury.

Maternity protection has to be better. There is not enough help for women who are pregnant or have just given birth to a child.

Making a living and giving people the power to look after themselves

Programmes about making a living and giving people the power to look after themselves help families and groups who cannot make enough money to make a living by giving them access to credit, skills and help for farming.

An example of this is the Farmer Input Support Programme.

Protection – Keeping people safe

It is very important to have good laws in Zambia.

It is very important to have good laws in Zambia that give people **human rights**. Some of the people who need better protection are women, children, orphans, persons with disabilities and elderly people and migrants.



What we want to see

By 2030 we want Zambia to be a place where there are no very poor people.

The basic ideas of the National Social Protection Policy

The basic ideas are shown below.

- Giving **social protection** to people is a very big job. The government and other groups and organisations need to work together to make sure the National Social Protection Policy works well.
- All our partners must know what the others are doing, so we are not doing the same thing.
- All our partners must take part in delivering **social protection** programmes.
- **Social protection** programmes must work in a way that is clear to everyone. They must also be able to say why something has been done. This will help people to trust the programmes. It will also get more people to take part.
- All the people of Zambia are born free and equal. They must be treated fairly and with respect.
- The **social protection** programmes must reach the poorest people and people who are most at risk. This will help everyone to become equal.
- Provinces and districts will have more responsibility in running **social protection** programmes.
- The **social protection** programmes must keep Zambian traditions and good cultural values.

- Everyone should get help, support and protection from their family and community.
- All the people of Zambia should be able to get food, water, **sanitation**, decent shelter, clothing, health care, work, education and training. They should also be able to live in a safe area.
- All the people of Zambia have the right to **social protection**.



What we want the National Social Protection Policy to do

These are the main things we want the National Social Protection Policy to do.

Social assistance

We will give food, or money to buy food and access essential goods and services, to the people who are most in need and help people get away from poverty.

We will do this by regularly helping the poorest people. We will make sure that social assistance programmes work with basic social services.

Social Security and Social Health Insurance

We will have a social security system that is for everyone.

We will do this by having social health insurance for everyone. We will have maternity protection, pensions for workers when they get old or have an accident at work. The social security system will also include workers in the informal economy.

Making a living and giving people the power to look after themselves

We will help people get skills, loans and other support they need to be entrepreneurs or find a job. We will especially help people who do not have a job, persons with disabilities and other very poor people in Zambia.

We will do this by giving people better nutrition, better employment, better skills, help with farming and help with managing their money.

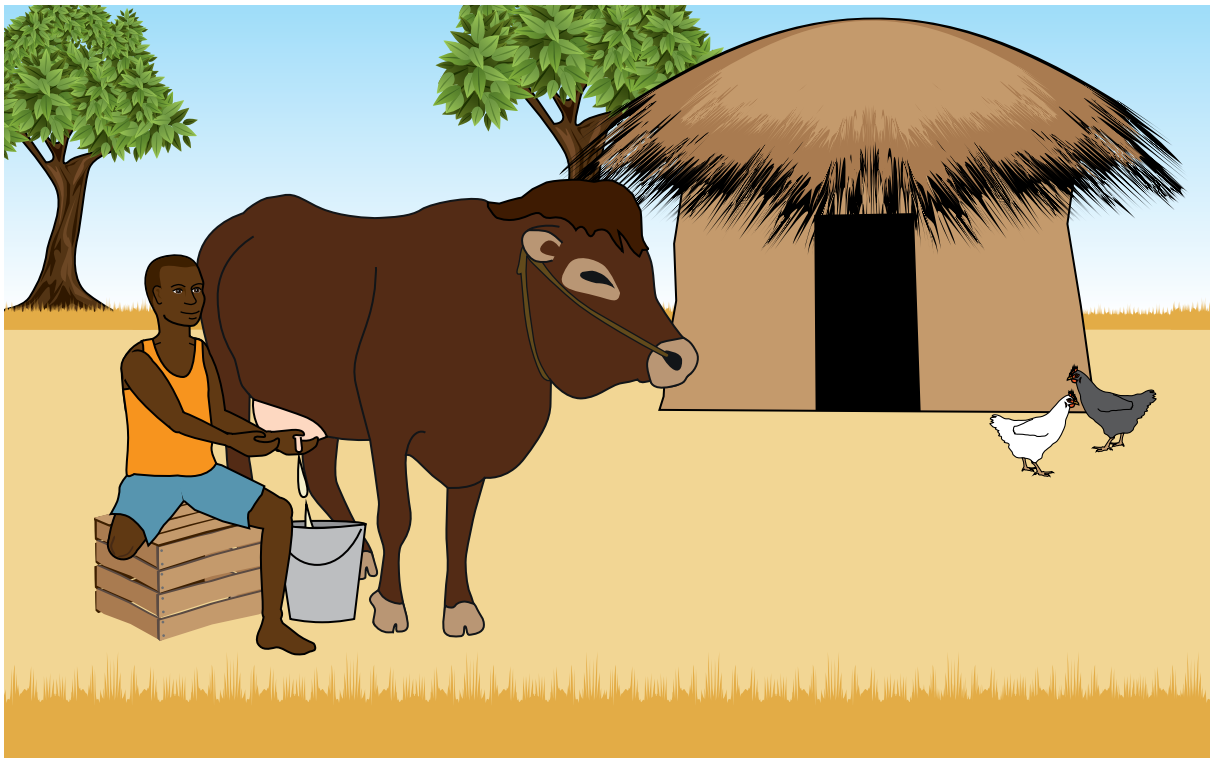
Protection – Keeping people safe

We will protect people from abuse, violence, discrimination and neglect.

We will do this by making the laws better so that **vulnerable groups** are protected. We will also tell more people about the rights of **vulnerable groups**.

Disability

We will make sure that persons with disabilities have a decent standard of living and the same chances as everyone else.



We will do this by giving persons with disabilities the same chance as everyone else to get basic **social services**, **assistive devices** and other help for disability-related needs.

We will get persons with disabilities to take part at all levels of government.

Setting up the social protection programmes

Many ministries are taking part in setting up the **social protection** policy. We also need the judiciary, **co-operating partners**, the **private sector**, non-governmental organisations, faith-based organisations and **civil society** to work with us to make the policy work.



The National Social Protection Policy and the law

The government will change some old laws and policies and set up some new laws and policies to help the National Social Protection Policy work.

The government will look at the international laws and make sure the rules are the same in the Zambian laws.

Making sure the National Social Protection Policy runs properly

There must be enough money for the National Social Protection Policy to run properly. The government will make sure there are enough people to work with **social protection**.

The government will need to check that the National Social Protection Policy is working properly and reaching the people it is made for. These checks will be done often.

In the full policy there is a plan called an implementation plan. This shows what is being done and when it is being done.

Word list

Assistive devices

These are instruments, tools and equipment that people use to make life easier. For disabled people these include things like hearing aids, visual aids, crutches and wheelchairs.

Co-operating partners

These are all the countries that work together with Zambia to support development.

Basic sanitation

This is when human waste is kept away from people by a flush toilet to a piped sewer system or a septic tank or a pit latrine. It also includes providing safe drinking water.

Civil society

Civil society is made up of groups and organisations that work in the interests of the people, but they are not part of government or the **private sector**.

Entrepreneur

This is someone who sets up and runs a business.

Fee waiver

This is when a person does not have to pay for something which normally costs money.

Human Rights

These are rights everyone should have. Some examples are the right to life, the right to education and the right to be treated fairly and with respect.

Informal economy

This includes workers like domestic workers, small farmers and marketeers. Many are casual workers. It also includes subsistence agriculture, which is when a farmer grows enough food to feed the farmer and their family but not enough to sell.

Maternity protection

Pregnant women and women who have recently had a baby need protection to make sure no harm comes to their or their baby's health. They need time to give birth, to recover, and to nurse their children. They also need protection to make sure they do not lose their job simply because of pregnancy or maternity leave.

Nutrition

This is food that is eaten to meet the body's needs and to keep the person in good health.

Poverty

This is anyone who is very poor, has little or no money, or goods and no means of support.

Private sector

These are businesses and groups that are run by people or groups and that make money out of their work.

Social assistance

This helps people who cannot work. **Social assistance** is things like cash and goods. This kind of help lets families get food and other basic goods and services.

Social security

There are a few **social security** schemes in Zambia. They pay out money to people as long as they have paid into them by paying taxes while they were working. They work as insurance. For example, the National Pension Scheme Authority, which is also called NAPSA, or the Workers Compensation Fund. But, most people earn a living from the **informal economy**. These people are not registered, they do not pay taxes nor do they pay into pensions. They cannot get **social security** payments.

Social services

These are the services like education, health, water and **sanitation** that everyone should get.

Social protection

Social protection is policies and practices that look after and help people, especially very poor people.

Stakeholder

This is a person or a group who affects our work or may be affected by our work.

Subsidy

This is part of **social assistance**. It is when the government or an organisation gives a business money to keep the price of an item or a service low.

Voluntary groups or sector

These are groups that are not part of government that do not make money out of their work. Examples are community groups, voluntary groups, charities, co-operatives and housing associations.

Vulnerable groups

These are the people who cannot easily cope when things go wrong. They include children, pregnant women, elderly people, persons with disabilities, people who are ill and poor people. Many people in these groups are vulnerable, but not everybody.



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