

The experiences of Persons with Disabilities (PWDs) with the District Assembly Common Fund in Ghana: Exploratory qualitative research

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Abstract

The District Assembly Common Fund (DACF) for Persons with disabilities (PWDs) is one intervention that seeks to reduce poverty among PWDs. However, very few studies have been conducted about the DACF for PWDs in Ghana. Using a qualitative research approach, this study explored the experiences of PWDs relating to the benefits and challenges of the DACF. Twenty-one persons from three disability organisations in the Tema Metropolis were purposively selected and interviewed. Audio recorded data was transcribed verbatim and analysed thematically. The results revealed benefits for education and economic empowerment. Findings also indicate that some participants used the funds for purposes other than intended. An example is healthcare. Also, both systemic and non-systemic challenges were identified to hinder adequate access to, and effective utilization of the fund. Among others, we recommend that the National Council on Persons with Disability and other stakeholders review and update the guidelines for disbursing the DACF. Additionally, effective monitoring and evaluation to ensure that resources obtained are used for the intended purposes is recommended.

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Introduction

The 2021 Ghana Population and Housing Census report that persons with disabilities (PWDs) in Ghana constitute about 8% (2,098,138) of the country's population of 30,832,019 (Ghana Statistical Service, 2021). This figure could be higher, given that about 10 percent (up to 20 percent for developing countries) of every country's population is said to live with some form of disability (Disability World, 2022). Persons with disabilities in Ghana encounter several barriers, including physical, information and transportation (Naami, 2019; Naami, 2020; Tijm, Corneje, & Edusei, 2011). They also experience stigmatisation and discrimination as a result of negative socio-cultural beliefs and practices, such as disability being a curse, taboo, bad luck, or a punishment for sins committed by the PWDs, their relatives or a result of witchcraft and black magic (Baffoe, 2013; Nyame 2013).

All these issues impede the full and effective participation and inclusion of PWDs in society, which propel them into poverty (National Council on Persons with Disabilities, NCPD, 2017; Naami, 2015; WHO, 2011). Poverty could affect the ability of PWDs to provide for their necessities and that of their dependents, which in the long term could affect their education, health, employment and income, as well as their overall well-being. It is, therefore, imperative to promote the economic capability of PWDs so that they can contribute their quota to national development.

The District Assembly Common Fund (DACF) for PWDs was rolled out in 2005 to reduce poverty among PWDs, especially those in the informal sector, to enhance their overall well-being through dignified labour (NCPD, 2010). This initiative represents the government's effort to create an all-inclusive society and improve the social-economic functioning of PWDs in the country. However, poverty among PWDs persists seventeen years after implementing the DACF for PWDs (Agyire-Tettey et al., 2019; Naami, 2015; NCPD, 2017; Opoku et al. 2018). Few studies have been conducted on the DACF for PWDs in Ghana. These studies investigated the impact of DACF on PWDs (Edusei et al., 2011), policy implementation challenges (Adamtey, 2017), and the efficacy of the DACF for PWDs (Aforful et al., 2019). Opoku et al. studied the benefits and challenges of DACF for PWDs, but the focus was on the Northern region. Furthermore, new modalities for the disbursement of the fund were introduced in 2018. The study, therefore, sought to explore the benefits and challenges for PWDs in accessing the DACF in the Tema Metropolis.

The DACF, created under section 252 of the 1992 Constitution of Ghana, is a pool of government resources that is distributed to Metropolitan, Municipal and District Assemblies (MMDAs). The 1992 Constitution states that a minimum of not less than five percent of the total revenues of Ghana be given to MMDAs across the country, via the DACF, for local level development. In 2005, the government gave a directive to all MMDAs to set aside two percent of their DACF allocations to be used solely to serve the needs of PWDs. The DACF for PWDs has the following objectives (NCPD

(2010): To support the income generating activities of PWDs as a means of economic empowerment; provide educational support for children, students and trainees with disabilities; build the capacity of Organizations of Persons with Disabilities (OPWDs) in the districts to enable them to advocate and assert their rights, undertake awareness raising and sensitization on disability issues; and to support PWDs to have access to technical aids and other assistive devices and equipment.

The government introduced the guidelines for the disbursement of the fund in 2010. The guidelines spelt out the composition and functions of the Fund Management Committee. The guidelines also mandate MMDAs across the country to open separate bank accounts for the DACF for PWDs and to form a District Disability Fund Management Committee to ensure proper management and access to the fund for PWDs.

It is noteworthy that the government increased the percentage allocation of the DACF for PWDs from two percent to three percent in 2017. Then, in 2018, the Administrator of the Common Fund introduced new directives for its disbursement. The directive orders all MMDAs to provide working tools and equipment instead of money for PWDs who request tools such as freezers, sewing machines, corn mills, pop-corn machines, barbering tools, welding machines, carpentry machines, shoemakers' kits, hair dryers, spraying machines, among others and reserve 10% of the total amount for medical and assistive devices (Myjoyonline, 2022). This directive is to ensure that the enticement to misapply the fund is minimised and to foster efficient use of resources. The main purpose of this study is to explore qualitatively the experiences of PWDs with the District Assembly Common Fund in the Tema Metropolis. We therefore sought to provide an answer to the research question: What are the benefits and challenges for PWDs in accessing the DACF in the Tema Metropolis?

Methods

Design and setting

We employed the qualitative research approach, specifically phenomenology, to explore the experiences of PWDs in the Tema Metropolis relating to the DACF for PWDs. Using the phenomenological approach aided us in exploring the experiences of PWDs who had benefitted from the DACF for PWDs in the Tema Metropolis. The approach also facilitated our understanding of the meanings the participants attached to their experiences with the DACF.

Participants

Twenty-one (21) persons, 11 females and 10 males, aged between 25 and 64 years participated in the study. Seven of the participants were persons with hearing impairment, two were persons with visual impairment, 10 were persons with mobility disability, and two Fund Management Committee members. Nineteen of the participants were Christians, while two were Muslims. Eleven of the participants had basic education,

five had tertiary, three had secondary, and two had no formal education. Additionally, 15 of the participants worked in the informal sector as petty traders, with only three skilled workers (seamstress, carpenter and a barber). It is worth noting that four of the participants worked in the formal sector. Participants who were selected met the following inclusion criteria: 1) PWDs who had benefitted from the DACF for PWDs at least once, 2) lived in the study area (i.e., Tema Metropolis) and 3) a member of any of the three key disability associations in Ghana, and 4) two members of the Disability Fund Management Committee within the study area. To recruit the participants, we collected a list of PWDs from the leadership of each of the three disability organisations. We used the inclusion criteria to select, purposively, PWDs who have benefitted from the DACF for PWDs. Only those who volunteered to participate in the research were recruited.

Data collection

We collected data using two semi-structured interview guides; one for PWDs who had benefitted from the DACF for PWDs and the other for the key informants. The interviews were conducted face-to-face and audio recorded with permission from the participants. Participants gave verbal or written consent for the study. Verbal permission for audio-recording was obtained from the participants. We also read out the consent to 16 participants to obtain verbal consent for the study, to which they agreed. We conducted nine of the interviews in Twi, five in the English language and seven in Sign Language. The participants were given transportation fare. The interview guide consisted of questions relating to participants' views on the disbursement (modalities, procedures, and uses) of the fund. There were also questions about the challenges that PWDs encountered in accessing the fund and their recommendations to address them. All participants were told about the purpose of the study and were assured that participation was voluntary. The interviews lasted between 30-60 minutes. Data collection lasted for about a month. The study received ethical clearance from the College of Humanities Ethics Committee of the University of Ghana (Protocol number: ECH 143/19-20).

Analyses

For data analysis, the researchers used Braun and Clarke (2006) thematic analysis framework after the audio-recorded interviews were transcribed verbatim into text. The researchers familiarized themselves with the transcribed data by reading through transcripts several times and generating a list of ideas. We generated the initial codes from the list of ideas. Third, the researchers then searched for themes in the codes created. We sorted the codes into potential themes, which were then reviewed and refined to form coherent patterns. The researchers then defined and named the themes and produced the report. To ensure the credibility of the study, we employed member checking and peer debriefing. According to Doyle (2007), member checking is a quality control mechanism by which a researcher could improve the trustworthiness of a study. Member

checking provides researchers the opportunity to verify the accuracy and completeness of data collected (Cohen & Crabtree, 2006). Results of the pre-liminary analysis of the study were returned to five participants to cross-check for accuracy and resonance of the results with their experiences. We incorporated their feedback into the report. Also, the three researchers were all actively engaged in the research project from the beginning to the end.

Findings

The study findings are grouped under three main categories, namely: Benefits of the DACF to PWDs, challenges persons with disabilities encounter in accessing the DACF for PWDs and recommendations of PWDs about ways to improve disbursement of the DACF for PWDs.

Benefits of DACF to PWDs

This theme describes the various benefits that PWDs have from the DACF and three main benefits were identified. These include: (1) support for healthcare, (2) educational support and (3) support for businesses.

Support for healthcare

Financing healthcare can be challenging for everyone but, even more challenging for PWDs. Although the pro-poor initiative, DACF for PWDs, does not target the healthcare needs of PWDs, financing healthcare emerged as a key expenditure item of the DACF for PWDs. Participants confessed they used the money intended for their businesses on their healthcare needs. Some of the healthcare needs were dire and required huge and recurrent expenditure; the participants had no alternatives but to use the fund money. An example was surgery for hernia, as stated in the narrative below:

Because the money was not enough for the intended purpose, I decided to keep it for future use. Unfortunately, I had to go for hernia surgery and that is what I used. I spent about GHC 600 on only transportation to Koforidua and the surgery cost GHC 5100 (Male, Mobility Disability, 65 Years).

Educational support

Development of human capital is a desired end for most social interventions, including the DACF for PWDs. Respondents disclosed several instances that the fund enhanced the achievement of their educational goals. Some mentioned that they received financial support to pay their school fees and other auxiliary expenses, such as transportation to and from school at both secondary and tertiary levels. Below are some narratives:

I used the money received for my school. I was reading ICT course and had to use part of the money to pay for my school fees. I also used part of the money for my transportation to the school area and back home (Male, Mobility Disability, 50 Years).

It helped me to educate myself because it helped me to pay my [education] bills. In 2014, I received GHC 1500 for my school fees, which helped me to continue my education, and for 2019, I received GHC 1000 to support my education (Male, Visual Impairment, 26 Years).

Support for businesses

Study participants received both financial and material support for their businesses. While some used the money as start-up capital, others used it to expand their businesses. However, it is worthy of mention that the money received was not enough to run their businesses as indicated in the narration below:

The GHC 1000 I received was only used to buy the things for the tie and dye and some of the cloth for the tie & dye. The money was not enough to buy other items for the business. I was not even able to buy all the things that I needed for the tie and dye (Female, Hearing Impairment, 64 Years).

Some participants received item such as bags of water, tin tomatoes, rice, mosquito spray, soft drinks, clippers, towel warmer, rubbing alcohol, and sterilizer for their businesses. Such is the case of a male with mobility disability who said:

I was given barbering items namely: 2 clippers, towel, warmer, rubbing alcohol, sterilizer and other items needed for my barbering business. I have a shop at [mentioned the location] so that is where the items are, and I am using it to work to earn income to take care of my needs (Male, Mobility Disability, 48 Years).

Challenges in accessing the DACF for PWDs

This theme described the challenges that PWDs go through in order to access the DACF. Here the challenges are classified as systemic and non-systemic challenges.

Systemic challenges

The systemic challenges are those relating to bureaucratic processes and issues of coordination between units such as the Metropolitan Assembly's budget, auditing, finance departments and the Department of Social Welfare, which adversely affect the quality and timely disbursement of the fund. While beneficiaries blamed the officials responsible for disbursing the fund as the cause of the difficulties they encounter, the

officials, on the other hand, see the disbursement processes as normal. The systemic challenges discovered in this study include delay in application, procurement, and disbursement of items and irregular disbursement.

Delay in application, procurement, and disbursement of items: The participants emphasised delays in completing paperwork for DACF for PWDs, procurement of items and the disbursement of the fund as major concerns. The process of application is said to be laborious and difficult to complete. One participant indicated:

The process for getting the common fund is very tedious. After filling the forms with one full picture and 2 passport sized photos, I went for three separate interviews. (Male, Mobility Disability, 44 Years).

Regarding delays in disbursement of the funds, some participants believed that they were inbuilt into the processes by the officials managing the fund and personnel at the MMDAs. A participant shared this:

We struggled before we got the support. The government has really done well by supporting PWDs, but the managers of the fund in Tema are not helping us. ... They just do not want to give us the money on time, and it is not helping. (Female, Mobility Impairment, 35 Years).

Further, the time taken to procure items for beneficiaries was also cited among the systemic challenges, as noted by one of the key informants:

I may say the frequency of the common fund hitting our account is low. The time to meet as a committee is when the money is in the account, since that is not the only thing committee members may be engaged in. Procurement of items and the time that it takes and sometimes getting people at the Assembly to sign certain documents is also part of the delay (Key Informant 1, Male).

Irregular disbursement: Irregular disbursement of funds was another challenge identified under the systemic challenges. The manager of the fund, who participated in the study, confirmed that irregular disbursement of the fund is a key systemic challenge. He, however, placed the blame on the irregular lodging of the fund by the government and other due processes that need to be followed. The second key informant had this to say:

The lodging of the common fund is not regular. So, it's one of the challenges, and you know the notion has been created by persons with disabilities that they have their money with the Department of Social Welfare, so they always keep coming to the office even if there is no money in the coffers. (Key Informant 2, Female).

These systemic challenges affected the beneficiaries negatively, as they have to follow-up on the requests several times, thus spending more money on transportation and other expenses. It also affects and slows down businesses of PWDs as the funds are needed in a

timely manner to run and sustain their businesses. The participants posit that they had no control over the systemic challenges to avert its impact on their lives and their businesses except through demonstrations. They stated that they resorted to demonstrations to demand their rights when they could no longer wait, and the demonstrations yielded good results.

During our meeting, we told our leaders that our requests have not been granted, but they said we should wait. After several follow-ups, we decided to go on a demonstration. This decision was arrived at because it was almost a year and there had not been any disbursement (Female, Mobility Disability, 43 Years).

Social Welfare is not doing well because when I requested for 2 carts and 2 wheelbarrows, I was only given 2 handcarts and I was not happy. There was also a demonstration before the items were given to us (Female, mobility disability, 35 Years).

Non-systemic challenges

Non-systemic challenges are those issues that do not directly emanate from the government and the formal systems responsible for disbursing the DACF for PWDs. Participants identified challenges relating to transportation and communication, and mismatch between requested resources and those received.

Transportation challenges: The cost of transportation was one of the major non-systemic challenges identified in this study. The participants mentioned transportation fares as a key challenge to accessing DACF for PWDs. In situations where the disbursement delayed and required follow-ups, they ended up incurring too much cost on transportation. Individuals with visual impairment were worse off because they must also pay the transportation cost for their guides. A person with visual impairment described his experience with the cost of transportation as follows:

For transportation, it is a problem. As a visually impaired person, all the time you need to walk with a guide. You need someone to assist you and to guide you wherever you are going and with a guide it will incur extra cost because you must pay for transportation fare for the guide as well. So, if you are poor and you need an extra person to be paying transportation fare for, sometimes it becomes a problem (Male, Visual Impairment, 26 Years).

Communication challenges: Persons with hearing impairment, in particular identified difficulty in communicating with officials as a major challenge in accessing the DACF for PWDs. It was more challenging for those who could not express themselves in writing, which most times was the mode of communication between persons with hearing impairment and those without. A 37-year-old male with hearing impairment said, "There

was no interpreter at Social Welfare, communication was done through writing on a paper, hence, I was unable to express myself well.”

Mismatch between requested items and those received: Another challenge identified by the participants was widespread mismatch between requested resources and resources received. Some received less money than they requested, others received items instead of the money requested and low-quality items. Others received nothing. A participant shared this experience:

I said I needed GHC 50000 to establish an agricultural project. They took our particulars including our telephone numbers and said we will hear from them. But, since then I have not heard from them (Male, Visual Impairment, 38 Years).

Recommendations by persons with disabilities about the DACF for PWDs

These recommendations were made by PWDs on ways to improve access to and use of funds for themselves in order to make the gains sustainable. The PWDs identified vocational training and digital payment systems as critical to ensuring that the funds are received in a timely manner and used to ultimately empower themselves to become independent.

Vocational training

Beneficiaries echoed the need for the government to channel a reasonable percentage of the fund to establish vocational centres for PWDs. According to them, such an intervention could help equip most PWDs with skills that could render them economically independent. Below are narratives of two participants:

The Assembly should be able to sensitize us on the importance of education for PWDs and give PWDs some vocational skills and technical training once a year and find sponsorship for them in their education and businesses. Also, Social Welfare should set up a school or vocational training centre to train the youth. (Male, Hearing Impairment, 54 Years).

Government should establish a school with instructors teaching PWDs how to sew, how to make tie & dye and carpentry. Even though I am a person with hearing impairment, I sometimes go out to teach the youth how to make tie & dye. So, the government can also help in that regard (Female, Hearing Impairment, 64 Years).

Digital payment system

The beneficiaries proposed the adoption of digital payment systems, such as mobile money or the banking system, for the monetary benefits. They emphasised that digital payment systems could save them energy, time, cost of transportation and unnecessary interference by officials of the fund, delaying the time for disbursement and ensuring that the exact amount they deserve is what they receive.

We are not given exactly what we ask because sometimes they [fund managers] withhold part of the money for themselves and consequently, given us less than we deserve. The government is doing very well but the officers are not helping us. Even in the villages, they are benefiting more than us... We are very grateful to the government for the support, but I would like the government to pay us directly through mobile money or bank account and not through the Fund Management Committee (Female, Mobility Disability, 43 Years).

Provision of adequate and timely support

Participants recommended the amount disbursed should match their expressed needs and be disbursed on time. They also suggested an upward change of benefits. They explained that the resources received from the DACF for PWDs are mostly insufficient because they get just a fraction of what they request. Although the beneficiaries agreed on the need to increase the support received, they were divided on whose responsibility it was to ensure that they received adequate support. Some suggested the government but, others thought that the fund managers could disburse the fund to meet their expressed needs. However, they all suggested that the funds should be disbursed on time so that beneficiaries can put it to the intended use. A participant emphasised the need for the fund to be disbursed on time:

If the first quarter is released, the fund managers should not wait for the second quarter in addition. That waiting for those 3 or 6 months can be used profitably when you are engaged in business. So, if the first quarter comes and its only 5 people who can benefit, they should set up businesses for them. They should not keep the money because it is not theirs, it is for PWDs (Male, Visual Impairment, 26 Years).

Discussion

The results revealed both benefits and challenges to the DACF for PWDs. The beneficiaries of the DACF for PWDs focused their requests on two main areas specified in the eligibility conditions, that is: support for their business activities and education and training (NCPD; 2010). Support for businesses could economically empower beneficiaries, one of the major objectives of the DACF for PWDs, and to promote economic independence

for the beneficiaries (NCPD; 2010). Economic independence could serve as a basis for graduation from the fund to allow for new beneficiaries. However, the findings show that the money the beneficiaries received was insufficient, did not match their businesses, and, most times, delayed. These challenges caused the participants to use the funds for activities other than the intended purposes (Edusei et al., 2017; Ofosu, 2017; Opoku et al., 2019).

Another benefit of the DACF for PWDs discovered in this study was educational assistance, which is crucial, given that PWDs are more likely than their counterparts without disabilities to have lower education attainments due to a combination of factors, including poverty (Naami, 2015; WHO, 2011). The DACF was a source of educational empowerment for PWDs who benefited from the fund for this purpose. The money was used to pay school fees; which could be expensive for PWDs due to poverty (WHO, 2011); and other auxiliary costs relating to education.

Although the DACF for PWDs does not provide for the healthcare needs of persons with disabilities, the study found that some of the beneficiaries used the funds to pay for their healthcare needs. However, the findings relating to using the funds for healthcare in this study differ from other study findings. While other studies (Edusei et al., 2017; Ofosu, 2017; Opoku et al., 2019) reported the use of DACF for PWDs to register for the National Health Insurance Scheme for PWDs, our study found that the fund was used for dire healthcare needs, most of which also required huge expenditure.

Further, the findings rested on two main challenges christened as systemic and non-systemic. The systemic challenges include tedious funds application and bureaucratic processes that disrupted the timely disbursement of the fund to beneficiaries and attendant consequences. The systemic delays are nested in multiple systems and the beneficiaries bear the detrimental effects. For instance, the delay in disbursement of the fund can be traced to the central government, which is supposed to release the DACF to MMDAs on time for the fund managers to disburse to PWDs. Delays in payment of DACF from the central government automatically causes delay at the MMDAs and consequently, disbursement to PWDs (Arkorful et al., 2019; Edusei et al., 2017). It is not surprising, therefore, that while PWDs blamed the fund managers for the delay in disbursing the fund, the fund managers blamed the government for irregular payment of the fund to the MMDAs.

It is noteworthy that the delays in disbursement affected both cash and tools/equipment benefits, which was the new modality introduced in 2018 by the Common Fund Administrator for the disbursement the funds (Myjoyonline, 2022). This is because the monies must be received and passed through procurement processes before the items were bought and distributed to the beneficiaries. The non-systemic challenges reported in this study were the cost of transportation, communication difficulty and the mismatch between funds requested and those received. While the challenge regarding the mismatch between the funds requested and that received support other previous studies conducted in Ghana (Adamtey et al., 2018; Edusei et al., 2017), the finding regarding the

cost of transportation and communication difficulty are unique to this study. PWDs have the burden of expensive transportation costs because of inaccessible environment and transportation systems and the resultant use of private services could compound their financial challenges (Naami, 2019).

Limitations of the study

The findings of this study cannot be claimed as the general experiences of PWDs who benefited from DACF for PWDs in Ghana, or even the Tema metropolis. This is because of the choice of sampling technique (non-probability sample) as well as the sample size (21). Also, translation from Twi to the English language could affect accuracy of the data as there were some words that could not be directly translated. However, the researchers used the closest English expressions that conveyed what the participants meant by the statements they made. Further, the use of Sign Language could affect accuracy of the data, as some words might not be accurately translated to or from the individuals with hearing impairment, but the researchers employed a qualified Sign Language interpreter to curtail this problem. The researchers also probed further to confirm the views of the participants during the data collection process. These limitations notwithstanding, the substantial evidence of the benefits and challenges for PWDs in accessing the DACF for PWDs in the Tema metropolis have policy and practice implications to improve the DACF for PWDs. Future research could use quantitative methodologies to eliminate some of the limitations as well as to enable generalisation of findings.

Implications for policy and practice

We recommend that the National Council on Persons with Disability, the Ghana Federation of the Disability Organisations, and all other relevant stakeholders should review and update the guidelines for the disbursement and management of the DACF. The review will help to effectively address the needs of PWDs to improve their livelihood which is the goal of the DACF for PWDs. It is important for efforts to be made for the MMDAs to simplify the processes of the DACF for PWDs to save money and time of PWDs in accessing the fund. For example, the local government staff and/or social workers could assist PWDs regarding their applications and follow-ups to update them on the statuses of their applications. They could also undergo basic Sign Language interpretation to enable them to assist persons with hearing impairment throughout the application process. Moreover, social workers could advocate for timely disbursement and receipt of the DACF to beneficiaries.

Furthermore, the government could introduce disbursement of monetary benefits, such as expenses for assistive devices and education, through digital systems such as banks, mobile money and E-Zwich. This medium of disbursement could reduce systemic delays in disbursement and transportation costs, which could be expensive and other inconvenience that PWDs encounter in accessing the fund. Additionally, due to the

tendency for beneficiaries to misuse funds because it is insufficient and for emergency situations such as ill-health, we recommend that the MMDAs put in place an effective monitoring and evaluation process to ensure that resources obtained are used for the intended purposes. Finally, we recommend skills development, which was also echoed by the participants. Skills development is necessary to promote economic independence for PWDs. A portion of the DACF for PWDs could be used to sponsor vocational training. This is because the results indicate that out of the 15 participants who worked in the informal sector, only three were skilled workers. The rest worked as petty traders.

Conclusion

The study sought to investigate the benefits and challenges for PWDs in accessing the DACF for PWDs in the Tema metropolis. It emerged that the DACF for PWDs benefits PWDs in diverse ways including education, economic empowerment and equipment/assistive devices acquisition and utilisation. The DACF for PWDs aims at empowering PWDs to reduce poverty and to promote economic independence. However, the study concludes that both systemic and non-systemic challenges persist which hinder adequate access to, effective utilisation of and, sometimes misappropriation of the fund.

Disclosure statement

No potential conflict of interest was reported by the author(s).

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