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Navigating the challenges of disability fund management: Voices of beneficiaries and fund management in the Daffiama-Bussie-Issa District, Ghana

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ABSTRACT

Ghana's primary source of social assistance for Persons with Disabilities (PWDs) is the Disability Fund. However, its operation faces significant challenges. While some previous studies have examined the implementation challenges of the fund, they lacked comprehensiveness, as none combined the perspectives of PWDs and the Disability Fund Management Committee (DFMC) to analyse issues related to item distribution and cash disbursement. Consequently, there is a pressing need to explore the fund's challenges from multiple viewpoints. This study is grounded in human capital and empowerment theories, which serve as its foundational frameworks. To explore the research problem, a qualitative approach was adopted, involving 19 PWDs and four DFMC members as participants. Data were collected using an interview guide and analysed using thematic analysis. The findings revealed key challenges affecting the Disability Fund, including fund inadequacy, irregular disbursement, inadequate information sharing, and an unstandardized application and disbursement process. Drawing on these insights, the study recommends that the Ministry of Local Government, Chieftaincy and Religious Affairs undertake a comprehensive review of the fund's application and disbursement mechanisms. Additionally, it advocates for the establishment of a binding legal framework to ensure the timely release of funds, thereby strengthening the fund's effectiveness, operational efficiency, and developmental impact.

1. Introduction

Globally, more than 1.3 billion people are significantly affected by disability (World Health Organization [WHO], 2022). The proportion of the African population affected by disability is about 40% (Abrahams et al., 2023). According to Odame et al. (2023), disability occurs when an individual loses a body part or the functional ability of any body part, which can be a result of health complications, psychological disorders, birth abnormalities and ageing. Disability and functional deficiencies often result in poverty (Schuelke et al., 2021) and thus, deprive persons with disabilities (PWDs) of sustainable livelihood opportunities. As such, there has been a global effort towards using social protection to offer social assistance to PWDs across the globe (WHO, 2022). Chougule (2023) defined social protection as a system comprising policies and programmes to shield individuals and households from socioeconomic risks and shocks usually associated with disability, poverty, old age, and other contingencies. Social protection aims to achieve equity, resilience and access to opportunities (World Bank, 2022). Social protection is crucial to the United Nations Sustainable

Development Goals [SDGs] (UN Women and United Nations Department of Economic and Social Affairs, 2022).

The justification for using social protection to safeguard the needs and interests of vulnerable groups including PWDs is often grounded within the social justice perspective or the right-based approach (Grimwood & Love, 2023; Stanford Encyclopedia of Philosophy, 2019; Fuseini, 2018). From the social justice perspective, social protection is a requirement of existing social contracts between citizens and leaders entrusted with power and authority (Chougule, 2023). On the other hand, the rights-based approach sees social protection as a vehicle that enables every member of a society to enjoy their rightful share of society's resources (Fuseini, 2018). In the provision of social protection, some scholars argued that interventions must particularly address the needs of selective individuals or groups [particularism], informing the use of targeting as a tool for identifying qualified beneficiaries, whilst others insist that social protection must be a role of a central government in pursuing generalized well-being of all citizens [universalism] (Kipo-Sunyehzi, 2021). The third group of scholars, "third-way thinkers", believe that a balance

between particularism [individualism] and universalism [collectivism] should be ideal for delivering social protection (Kipo-Sunyehzi, 2021). Bhuiyan (2015) opined that universalism forms the basis of welfare states.

PWDs often face limited livelihood opportunities, which threatens their livelihood sustainability and weakens their social status. As a response to these challenges, there has been a growing global consciousness aimed at addressing the needs and rights of PWDs through social protection measures (WHO, 2022). Moreover, the Global Report on Disability highlights social protection as an effective tool for mitigating the negative consequences, experiences, and vulnerabilities associated with disability (WHO, 2022). In line with this, the International Labour Organization (ILO) (2024) reports that some form of social protection covers 52.4% of people worldwide, while only 40% of individuals with severe disabilities receive such coverage. Furthermore, regional disparities exist in social protection coverage, with Europe and Central Asia having the highest coverage at 83.9%, followed by the Americas (64.3%), Asia and the Pacific (44.1%), the Arab States (40%), and Africa (17.4%) (ILO, 2021). To illustrate the practical implementation of social protection for PWDs, various programmes have been established in different countries. For instance, South Africa provides a Disability Grant, Argentina offers the Universal Child Allowance, Cabo Verde implements the Universal Pension for Older Persons, and Timor-Leste has introduced the Universal Old-Age and Disability Pension (Ortiz et al., 2016). These initiatives demonstrate ongoing efforts to enhance livelihood security and social inclusion for PWDs across different regions.

In Ghana, the population of persons living with disabilities is estimated to be 8% (UN, 2022). Before this, the country signed the 2006 United Nations Convention on the Rights of Persons with Disabilities, which culminated in the passage of the Persons with Disability Act of 2006 (Act 715). By this, the country committed itself towards the welfare of PWDs (Mfoafo-M'Carthy et al., 2020). The aim was to neutralize the barriers and challenges PWDs face towards improving their livelihoods as "normal" as the non-disabled (Mfoafo-M'Carthy et al., 2020). It necessitated launching various social interventional programmes for PWDs (World Bank, 2023; Asuman et al., 2021), of which the disability fund is central (Edusei et al., 2017). The fund was created in 2005 to provide social assistance to PWDs towards reducing poverty amongst them and to improve their living conditions by providing them with some educational support, economic empowerment support, technical aid/assistive devices and to develop the capacity of organizations for PWD (National Council on Persons with Disability [NCPD], 2010). At the District level, the fund is directly managed by the DFMC (NCPD, 2010), and just like in other Districts, the disability fund is currently being implemented in the Daffiama-Bussie-Issa (DBI) District. Noticeably, the Government of Ghana intensified efforts towards protecting PWDs through disability policies. For instance, the government increased the annual allocation of the disability fund from 2% since its inception to 3% in 2017 (Ephraim et al., 2022). Additionally, the government spends about GH¢1.2 million on securing inclusion for PWDs (Ministry of Gender, Children and Social Protection [MGCSPP], 2023). Nonetheless, it appears that

most PWDs are still unable to access these interventions, especially in the Daffiama-Bussie-Issa (DBI) District, due to existing operational challenges surrounding the implementation of the fund.

At the global level, a review of disability social protection research across regions highlights varied methodological approaches concerning respondent categories. While some studies focused solely on PWDs (Mont & Nguyen, 2018), others collected data primarily from programme implementers (Mitra, 2018; Ranci et al., 2019). However, some prior studies incorporated insights from both PWDs and implementers, ensuring a more balanced perspective (Hvinden & Halvorsen, 2018; Moreno et al., 2021; Mont & Nguyen, 2018). In Europe, Hvinden and Halvorsen (2018) engaged both beneficiaries and programme administrators in Norway and Sweden, while Ranci et al. (2019) focused primarily on implementation officials across six European cash-for-care programmes, highlighting significant administrative barriers from their perspective. In Latin America and the Caribbean, Moreno et al. (2021) examined Argentina's disability assistance programme, where data were collected from beneficiaries and local officials. Studies in Asia demonstrate methodological diversity. Mont and Nguyen (2018) focused exclusively on beneficiaries. In Africa, Schneider et al. (2019) conducted focus groups with both beneficiaries and local officials in South Africa's disability grant system, whereas Mitra's (2018) comparative study on Ethiopia, Malawi, Tanzania and Uganda relied primarily on interviews with programme implementers. The evidence indicates that, at the global level, assessments of disability social assistance programmes frequently incorporate perspectives from both beneficiaries and implementers.

In Ghana, some previous studies (Adamtey et al., 2018; Arkorful et al., 2019; Ashiabi & Avea, 2020; Edusei et al., 2017; Ephraim et al., 2022; Darkwah et al., 2019; GFD, 2021; Karimu et al., 2024; Opoku et al., 2018) conducted assessments on the impact of the disability fund in assisting PWDs and considered implementation challenges of the fund. Moreover, most studies primarily focused on the opinions and views of PWDs without much consideration of the experiences and views of the DFMC (Arkorful et al., 2019; Darkwah et al., 2019; Edusei et al., 2017; Opoku et al., 2018) even though the Committee is directly in charge of the operations of the disability fund (NCPD, 2010). For instance, Edusei et al. (2017) investigated the implementation challenges of the disability fund as part of their overall assessment but solely focused on the views of PWDs. Similarly, Opoku et al. (2018) explored the challenges of the disability fund but also focused purely on the opinions of PWDs. In contrast, Adamtey et al. (2018) explored the challenges of the disability fund and considered the views of PWDs and DFMC. However, the time scope of the study was limited to 2011 – 2016 and after their study, the disability fund underwent significant policy reforms in 2017, where the government increased the allocation of the disability fund from 2% to 3% and in 2018, new directives on the operations of the disability fund were introduced by the disability fund administrator (Ephraim et al., 2022). Instead of cash disbursements to PWDs who request items and devices, implementing officials were now required to procure the

items and devices for the PWDs, thereby changing the dynamics of the fund operations. It undoubtedly would have impacted the fund's challenges, requiring further investigation. Subsequently, Darkwah et al. (2019) examined the implementation challenges of the fund, but like earlier studies, they solely focused on the views of PWDs. In a similar vein, Arkorfu et al. (2019) examined the fund's challenges but did not refer to the DFMC. As a result, Ashiabi and Avea (2020) noticed the over-focus of earlier researchers on the experiences of PWDs in their evaluations of the disability fund and, therefore, diverted their attention by purely focusing on the views of the DFMC only. The uniqueness of this study lies in its intent to compare the perspectives of DFMC and PWDs, as well as in the fact that such research is nonexistent in the DBI District despite an ongoing programme.

Following these studies, Ephraim et al. (2022) explored the operational challenges of the disability fund. However, they followed in the footsteps of previous studies by focusing on only the views of PWDs. Recently, Karimu et al. (2024) explored the implementation and accessibility challenges of the disability fund whilst considering the views of both PWDs and the DFMC. However, they perceived an over-focus on earlier studies on cash disbursement challenges of the fund and, as a result, diverted the attention of their research by focusing on only the challenges of item distribution without considering the challenges of cash disbursements. It is, therefore, evident that previous studies that explored the challenges of the disability fund were hardly comprehensive as they were one-sided and were also not conducted in the DBI District, which creates a knowledge gap necessitating an investigation. As such, this study's question is thus: What challenges are encountered in the operation of the Disability Fund? Therefore, the study focuses on the DBI District, one of the Districts in Ghana where the disability fund operates. The selection of this District is justified by its relatively high multidimensional poverty incidence of 38.7% (Ghana Statistical Service, 2024a), its significant population of PWDs totalling 2,762 (1,162 males and 1,600 females) (Ghana Statistical Service, 2021), and the absence of prior studies on the disability fund. Understanding the operational challenges allows for identifying inefficiencies and obstacles that hinder the effective disbursement and utilization of the fund. This knowledge can lead to improved management practices and streamlined processes. Detailed insights into the operational difficulties provide valuable data for policymakers and stakeholders. This information can guide the development of more robust policies and frameworks that support the efficient operation of the fund and address the specific needs of PWDs. Finally, addressing the operational challenges can lead to more effective support for PWDs, enhancing their social inclusion and empowerment. When the fund operates smoothly, it can better support the livelihood, education, and health needs of PWDs, contributing to their overall well-being.

2. Theoretical framework

This section discusses issues covering theories, conceptual overview and empirical review. The study was viewed from the perspectives of the human capital theory and the empowerment theory in a complementary manner.

Human capital theory has been widely explored in economic thought, with its origins traced to Adam Smith in 1776 by Aliu and Aigbavboa (2019) and Boateng et al. (2023). Alternatively, the Chartered Institute of Personnel and Development (CIPD) (2017) attributes the concept's foundation to Schultz's work in the 1960s. Historically, prominent classical economists such as William Petty, Adam Smith, and David Ricardo contributed to the evolution of human capital, with Karl Marx further expanding on the role of labour and human productivity (Khaykin et al., 2020). Fundamentally, the theory assumes that knowledge, skills, and capabilities acquired through education are essential for production and economic growth (Aliu & Aigbavboa, 2019; CIPD, 2017; Marginson, 2017). Additionally, human capital theory assumes that individuals engage in cost-benefit analysis when investing in education and skills acquisition, weighing the potential economic returns (Boateng et al., 2023). Consequently, this leads to a third assumption that individuals are rational decision-makers who pursue education and training for long-term economic benefits (Hung & Ramsden, 2021). Ultimately, the theory has led to the widespread acceptance of education, skills training, and continuous learning as key investments that generate future economic returns, influencing variations in earnings across individuals and countries (Deming, 2022). In this context, protecting and improving the welfare of vulnerable groups such as PWDs necessitates investments in education and training. Thus, enabling PWDs to accumulate knowledge, skills, and capabilities for long-term economic sustainability. This investment in education and training serves as a critical economic empowerment strategy, reinforcing its relevance in achieving the objectives of the Disability Fund. The human capital theory played a crucial role in shaping interview guides by ensuring that the questions explored the challenges PWDs encountered while accessing the disability fund to develop their skills and enhance their capacity. This theory assumes that investments in education, skills, and training lead to greater economic productivity and financial independence. However, human capital theory alone does not explain how PWDs can improve their economic conditions, as challenges in securing employment persist even after acquiring education (Boateng et al., 2023). To bridge this gap, empowerment theory complements Human Capital Theory by addressing socio-environmental barriers that hinder PWDs from fully utilizing their acquired skills and knowledge.

Regarding Empowerment Theory, it was first introduced into social services by Barbara Solomon in 1976 (Huang & Huang, 2023; Joseph, 2019). However, Kamin et al. (2022) argue that Paulo Freire had already conceptualized the concept in 1970 within the field of education before being later adopted by Rappaport in the 1980s into community psychology. Nevertheless, Morley and Floridi (2020) suggest that empowerment as a concept began to emerge in the late 1970s, aligning with the assertions of Huang and Huang (2023) and Joseph (2019). By the 1990s, known as the "empowerment era," the theory had gained recognition across multiple disciplines (Kamin et al., 2022; Morley & Floridi, 2020). Foundationally, Huang and Huang (2023) outline five key assumptions of the theory, namely social exclusion and oppression create powerlessness in marginalized groups; systemic socio-environmental barriers exist, preventing individuals from reaching their full potential; social

interaction can enhance capabilities by fostering inclusion and community support; capacity-building is accessible and essential for individual growth and development; and the service provider-client relationship should be an equal partnership, emphasizing collaborative decision-making. Building on this, Kamin et al. (2022) argued that the theory assumes unequal opportunities exist among individuals and social groups, reinforcing the need for systemic interventions. As a result, Empowerment Theory focuses on enabling marginalized groups, particularly PWDs, to gain control over their lives, access critical resources, and influence social, economic, and political structures (Zimmerman, 2000). Suarez-Balcazar et al. (2023) highlight how Empowerment Theory is applied to disability rights, emphasizing the importance of dismantling systemic barriers and advocating for inclusive policies that enable PWDs to achieve autonomy and social inclusion. In the context of disability fund management in the DBI District, empowerment theory is highly relevant as it explains the challenges PWDs face due to systemic barriers, social exclusion, and lack of participation in fund allocation processes (Huang & Huang, 2023; Suarez-Balcazar et al., 2023). Therefore, the theory underscores the need for inclusive policies and decision-making frameworks to ensure that PWDs are actively involved in managing the fund. By advocating for equal partnerships, resource accessibility, and self-efficacy development, Empowerment Theory provides a structured approach to removing barriers, fostering inclusion, and ensuring that PWDs play a critical role in fund allocation and utilization (Zimmerman, 2000; Morley & Floridi, 2020). Empowerment Theory is a framework for developing interview guides by ensuring that the questions capture the systemic barriers, social exclusion, and decision-making limitations that PWDs face in accessing the Disability Fund.

In relation to the complementarity of the theories, human capital theory explains how investment in education, skills, and training enhances PWDs' economic prospects, justifying the need for capacity-building initiatives under the Disability Fund (Aliu & Aigbavboa, 2019; Boateng et al., 2023). However, empowerment theory complements this by recognizing systemic barriers, discrimination, and social exclusion that hinder PWDs' ability to fully benefit from these investments, emphasizing the need for policy reforms, inclusive decision-making, and structural support to ensure the effective utilization of the fund (Suarez-Balcazar, 2023; Zimmerman, 2000). The alternative theoretical frameworks considered for this study included social inclusion theory and social capital theory. Social Inclusion Theory focuses on systemic exclusion and policy-level barriers, while social capital theory emphasizes networks and relationships that facilitate access to resources; however, these frameworks do not fully capture the agency of beneficiaries and fund managers in navigating and utilizing the Disability Fund. In contrast, empowerment theory explains how PWDs and fund managers actively engage in decision-making and resource control, while human capital theory justifies how skills, knowledge, and capacity-building influence the effective management and impact of the fund, making them more suitable for the study.

Disability is an essential socio-environmental barrier which may compound systemic challenges. According to Shepherd

et al. (2019), disability is the most challenging factor in the socioeconomic progress of PWDs. It causes other challenges, such as extra cost of living, stigmatization, stereotypes, social exclusion, bureaucratic bottlenecks and embarrassment (Agbelie, 2023; Naami et al., 2023). Moreover, it is often difficult for people to accept disability due to its association with spirituality, medical deficiency and socio-environmental marginalization (Amo-Adjei et al., 2023; Ephraim et al., 2022; Osei-Kuffour, 2023; Salim & Razali, 2022). These accord disability significant global attention (WHO, 2022). Due to such multi-faceted disability-related challenges towards reducing poverty among PWDs, Shepherd et al. (2019) argued that social protection is imperative. As a concept, social protection covers a range of interventions such as contributory schemes (social insurance) where PWDs would be required to make some initial contributions against future benefits, or non-contributory social interventions (social assistance) where PWDs could, for instance, enjoy immediate benefits as a residual and targeted strategy without the requirement of any initial contributions (Fuseini, 2018; Gentilini, 2022; Grosh et al., 2022; Riisgaard et al., 2022).

In Ghana, following the enactment of the Local Government Act, 1993 [Act 462] and amended to Local Government Act, 2016, (Act 936) which brought into existence various Metropolitan, Municipal and District Assemblies [MMDAs] to represent central governments at the local level (Karimu et al., 2024; Asare et al., 2020), the District Assemblies Common Fund (DACF) was created in 1993 to transfer at least 5% of the Consolidated Fund to local assemblies for developmental initiatives (Asare et al., 2020; Gyebi et al., 2013; Isaac & Philip, 2017; Suhuyini et al., 2023). When the fund is transmitted to MMDAs, 3% of the fund is retained and paid into a separate account as disability fund to provide social assistance [social protection] to PWDs (Karimu et al., 2024). Whilst this is a vital social protection initiative for PWDs, available evidence suggests that the DACF is mismanaged and misappropriated (Asare et al., 2020), suggesting that operations of the disability fund at the district level are surrounded with operational challenges (GFD, 2021).

Edusei et al. (2017) investigated some of the challenges of the disability fund from the perspective of PWDs. They reported that critical challenges of the disability fund included delays in releasing funds to beneficiaries (PWDs), insufficient fund amounts and misapplication of funds by beneficiaries. They disclosed cases where some beneficiaries applied for assistance from the disability fund and waited for up to five years without receiving their fund. Similarly, Opoku et al. (2018) explored the challenges of the disability fund from the viewpoint of beneficiaries (PWDs). They found that the most common challenges of the disability fund were insufficient fund received by beneficiaries, lack of information sharing on the fund, inability to access the fund and delays in releasing disability fund to beneficiaries. Also, Darkwah et al. (2019) examined the challenges of the disability fund from the opinions of beneficiaries (PWDs). They reported that the key challenge of the disability fund is the delay in releasing it to beneficiaries. They explained that whilst this caused some beneficiaries to receive disability fund only once a year, it also caused the misapplication of funds by some of the beneficiaries. In addition to these studies, Arkorful et al.

(2019) examined the implementation challenges of the disability fund from the views of beneficiaries (PWDs). They revealed that limitations in information sharing, fund information opacity (obscurity), fund access difficulty, disbursement delays, fund inadequacy and political meddling surrounded the operations of the disability fund. Similarly, Ephraim et al. (2022) explored the operational challenges of the disability fund from the opinions of beneficiaries (PWDs). They disclosed systemic challenges covering operational delays and non-systemic challenges covering transportation, communication, and mismatch between requested and received items. In contrast, Ashiabi and Avea (2020) evaluated the challenges of the disability fund from the perspective of the DFMC. They concluded that difficulty in determining qualified beneficiaries [resulting in some levels of discrimination against the most vulnerable PWDs], insufficient disability fund, misappropriation of fund due to political involvement in item procurement and denial of access to some PWDs due to recurrent application from other PWDs were some of the key challenges of the disability fund.

Along the same line, GFD (2021) explored the challenges of the disability fund mainly from the perspectives of implementing officials and realized that key operational challenges of the disability fund covered improper enforcement of disbursement guidelines, misapplication of disability fund by MMDAs, composition of DFMCs inconsistent with guidelines from NCPD due to abuse of the provision for "co-opting" technical members, failure to represent NCPD on DFMCs due to its lack of decentralized structures (making GFD the only representative), lack of gender considerations, unstandardized application process, disparities in fund disbursement, confusions surrounding old (NCPD guidelines) and new directives (Common et al. 2018 directives), lack of accountability/transparency, political interference, lack of due diligence in assessing applications and lack of access to quality data on PWDs. Last but not least, Adamtey et al. (2018) explored the challenges of the disability fund, considering the views of both PWDs and some implementing officials, and reported that inadequate compliance with the guidelines for disbursing disability fund, inconsistencies or discrimination in fund disbursement, limited coverage and insufficient disability fund were the fund's key challenges. Similarly, Karimu et al. (2024) explored item distribution challenges of the disability fund from the perspective of both beneficiaries and the DFMC. They found that the challenges surrounding the operations of the disability fund were poor quality of items procured, disparities in disbursement amount, and lack of transportation support. It is observed from the literature that most studies, such as those by Edusei et al. (2017), Opoku et al. (2018), and Darkwah et al. (2019), primarily focus on the perspectives of the beneficiaries (PWDs). There appears to be a lack of comprehensive research that considers the viewpoints of the implementing officials and beneficiaries simultaneously. This, therefore, necessitates an investigation.

3. Methodology

3.1 Study location

The Upper West Region is touted as the poorest region in Ghana (Ghana Statistical Service, 2024b) and, thus, is most likely to be home to the poorest PWDs who need the disability fund the most. Daffiama-Bussie-Issa [DBI] District was

chosen as the study area. The selection of this District is justified due to its significantly high multidimensional poverty rate of 38.7% (Ghana Statistical Service, 2024a) and its considerable population of PWDs, totalling 2,762 individuals (Ghana Statistical Service, 2021). Moreover, DBI District is the most strategically located District in the Upper West Region (Appiah, 2021) and also the only District without a hospital (Domapielle et al., 2023), which could impact disability in several ways. Overall, 86.5% of the population of the DBI District is rural out of 38,754 people (Ghana Statistical Service, 2021). Key government offices of the district are located within the district capital, Issa, which is quite far from other communities. The primary sources of livelihood for people in the district are farming and rearing (Tanzile et al., 2023; Sumankuuro et al., 2019; Berchie & Maaledoma, 2021). Figure 1 presents the location of DIB District Ghana.

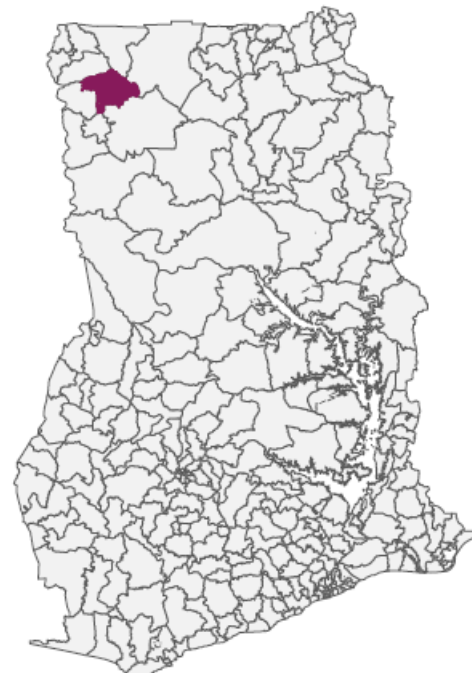


Figure 1: Map of Daffiama-Bussie-Issa District in the Context of Ghana

Source: Adopted from Ghana Statistical Service (2024a, p. 1)

3.2 Research design

The qualitative research approach was adopted for the study, making it possible to collect qualitative data (Whitaker & Fitzpatrick, 2021). This approach was also observed to have been adopted by most of the previous studies on disability fund. A case study is a qualitative research approach that allows for a comprehensive, contextual analysis of a specific phenomenon within its real-life setting, using multiple data sources to explore the process and outcome of an issue (Yin, 2018). It is particularly suited for understanding complex, context-bound social phenomena where traditional experimental methods may not apply. Specifically, a single case study design was utilized. A single-case study, according to Yin (2018), is appropriate when the case is unique, critical, or revelatory offering insights that cannot be easily obtained from other cases. In relation to the Disability Fund of Ghana,

a single-case study enables an in-depth examination of fund management, disbursement processes, and the lived experiences of PWDs in a specific district such as DBI District. This is particularly important for uncovering localized challenges and institutional gaps that affect the equity and efficiency of disability-related social protection policies (Creswell & Poth, 2018). The single-case design also offers the opportunity to examine policy implementation in a natural setting, generating practically relevant and theoretically informed insights.

3.3 Sample size and sampling procedures

All PWDs in the Daffiama-Bussie-Issa District who benefitted from the disability fund for 2013-2023 were targeted for the study. Similarly, all implementing officials who served on the DFMC for the period were targeted. Targeted PWDs included persons who were physically challenged, visually impaired, speech impaired, mentally impaired and hearing impaired, as well as persons with leprosy and epilepsy. On the other hand, DFMC members (key informants) targeted comprised direct implementing officials (Chairpersons of the DFMC, Secretaries of the Committee and GFD representatives on the Committee). The secretaries of the Committee were also the District Social Welfare Officers (DSWO), and the chairpersons were also the social services sub-committee chairpersons of the district assembly for the evaluation period. These populations were considered most appropriate for the study because they had directly experienced the operational challenges of the

disability fund and possessed first-hand knowledge of its operations. Not all the intended participants were interviewed.

The selected sample size is appropriate because, in qualitative studies, the sample sizes usually range between 20 and 30 participants (Subedi, 2021). Some scholars reported that 16 or fewer interviews are enough to identify common themes among homogenous groups and that samples ranging between 20 and 40 are large enough to achieve saturation (Aguboshim, 2021). Against this backdrop, a sample size of 23 participants (Table 1) was deemed adequate and appropriate for the study. To select the sample, the purposive sampling technique was adopted to enable the researchers to identify participants with in-depth knowledge of the operations of the disability fund in the DBI District. To select the participants in Table 1, we first established clear criteria, which involved identifying DFMC members and representatives from various PWD categories. Participants were recruited through referrals from beneficiaries and the DSWCD, ensuring that the sample was adequately covered, even though saturation was not reached. A participant with in-depth knowledge, such as a DFMC member, was identified based on their direct involvement in fund administration, decision-making experience, policy implementation, years of service, and expertise in addressing challenges related to disability fund management.

Table 1: Study participants

Participant	Sample
DFMC chairperson	1
DFMC secretary	1
DFMC representatives of the GFD	2
Physically challenged	10
Visually impaired	4
Speech impaired	1
Mentally impaired	1
Hearing impaired	1
Persons with leprosy	1
Persons with epilepsy	1
Total	23

3.4 Data collection instrument, data collection and data analysis

The interview guide was considered most relevant and appropriate for data collection. It aimed at exploring the opinions of PWDs and the DFMC on issues such as information sharing or dissemination on the disability fund, timely allocation of fund, accessibility to the fund for disbursement and difficulties faced in these processes. The interview guide was considered appropriate because it generates non-numerical data for qualitative analysis (Patel & Patel, 2019). Interviews were recorded and lasted between 30 – 40 minutes. The interview guides were used to interview PWDs and DFMC members. While the interviews with PWDs were in-depth, those with DFMC members were key informant interviews to gather expert insights on fund management and implementation. The interviews with PWDs were classified as in-depth because they focused on personal experiences, challenges, and perceptions regarding access to the Disability Fund, capturing their lived realities. In contrast,

the interviews with DFMC members were considered key informant interviews as they provided expert insights, policy-related knowledge, and administrative perspectives on fund allocation, management, and implementation within the district. Data collection started in March 2024 after requesting ethical clearance from the Research Ethics and Review Board of the Simon Diedong Dombo University of Business and Integrated Development Studies. Aside from that, ethical considerations for PWDs and DFMC members in this study were ensured through verbal informed consent, voluntary participation, confidentiality of responses, and anonymity in data reporting.

Data were analyzed thematically using a six-phased process of thematic analysis as a guide (Taherdoost, 2021). Field notes were first reviewed, and recorded interviews were transcribed to complete the process. The data were reviewed manually to identify codes, patterns and themes. Themes (Tables 2 and 3) were refined, and the final arrived ones were

used to present the results. Member checks were done with two DFMC participants and five PDWs to ensure the accuracy of the results. Reflexivity was given space. At the time of the study, one of the authors was a staff member of the DSWCD at the DBI District Assembly and was directly exposed to the implementation of the disability fund at the district level. Therefore, the presence of insider biases could have influenced the results and analysis of the study. To minimize insider biases, the study employed reflexivity, triangulation of data sources, adherence to ethical guidelines, and validation of findings through participant cross-checking to ensure data collection and analysis objectivity.

4. Results

This section focused on identifying the key obstacles to the operation of the Disability Fund from the perspectives of PWDs and DFMC members. As presented in Table 2, the results of the key informant and in-depth interviews revealed both shared and divergent challenges, with the similarities being more prominent. Specifically, the evidence showed that while both groups recognized overlapping issues, they also expressed distinct concerns based on their roles and experiences. Accordingly, the challenges were organized and discussed under three major thematic areas: Administrative and Operational Inefficiencies, Financial Limitations, and Quality and Appropriateness of Resources, providing a structured analysis of the fund's operational constraints.

Table 2: Emerging themes from the perspectives of the DFMC members and PWDs

S/No.	Major Theme	Similar subthemes	Differences in subthemes	
			DFM	PWDs
1	Administrative and operational inefficiencies	<ul style="list-style-type: none"> Unstandardized applications or complex processes Inadequate information sharing Irregular disbursement of disability fund Corruption 	<ul style="list-style-type: none"> Poor investment of disability fund 	<ul style="list-style-type: none"> Bad attitude of implementing officials Political interference
2	Financial Limitations	<ul style="list-style-type: none"> Inadequacy of disability fund 		
3	Quality and Appropriateness of Resources	<ul style="list-style-type: none"> Procurement of inferior devices and items Transportation 		

Source: Authors' Compilation (2024)

4.1 Administrative and operational inefficiencies

The content highlighted multiple inefficiencies and irregularities in the management of the Disability Fund. Notably, this segment was the only one where both similarities and differences emerged in the challenges reported by PWDs and DFMC members. The discussion begins by presenting the shared challenges, followed by those that differed between the two groups. Regarding shared views on the challenges, both PWDs and DFMC members specifically identified issues such as unstandardized or complex application processes, inadequate information sharing, irregular disbursement of the Disability Fund, and corruption.

Firstly, key informants pointed out that a major challenge in the operation of the Disability Fund was the lack of a standardized application process. The process was described as inconsistent and poorly coordinated, with beneficiaries often selected haphazardly, and some applications disregarded due to missing budget estimates or requested amounts. In some instances, PWDs submitted applications that were deemed infeasible or lacked realistic financial plans, making them easy to dismiss. Additionally, one DFMC member noted that despite some beneficiaries receiving approval, they still did not receive their disbursements, stating

“some selected beneficiaries complain that they do not get their disability fund support even though their applications get approved, and their names are captured on the approved list for fund disbursement.” Furthermore, a PWD beneficiary also emphasized the issue of a non-uniform disbursement process, expressing confusion over the existing application procedures:

We used to have some forms we filled out, and we called them 3%, but now, I do not know whether there is any such form. Anybody now takes an official sheet, writes and says he or she has applied. Some write letters, and they mean nothing. When they do not get any support, they throw allegations that they have written their letters for a long time without any result and conclude that the selection process is based on favoritism. We are supposed to always come to the office to pick up application forms to go and fill out. So, if there were such application forms for us to pick and fill out, that would have helped us.

In sum, the lack of a standardized and transparent application process was a commonly cited concern that undermined fairness, created confusion among beneficiaries, and opened up the process to perceptions of favoritism and inefficiency.

Inadequate information sharing emerged as another significant challenge affecting the effective management and accessibility of the Disability Fund. To begin with, selected beneficiaries often lacked sufficient information about the application and selection processes, resulting in missed opportunities to access financial support. For instance, one beneficiary (PWD) stated, “for me, the major challenge I faced (as a beneficiary of the disability fund) is inadequate information sharing.” Similarly, another PWD expressed frustration, noting, “it is also the case that whether the disability fund comes or not, we cannot know. We are never able to know. How much is it? We do not know.” These statements reflect a broader issue of poor communication, which limits transparency and creates uncertainty among potential beneficiaries.

Also, DFMC members struggled to access critical information regarding the fund's financial status and disbursement schedules. This lack of information not only contributed to delays but also hindered accountability in the fund's management. One DFMC member observed that some selected beneficiaries did not receive their approved support, which led to suspicions of corruption and internal tensions. Moreover, challenges related to incomplete or poorly prepared applications were frequently cited. One key informant from the DFMC shared that “PWDs could sometimes apply to the disability fund and wait up to two years without receiving the support.” Another noted that “some letters from applicants wait for so much time at the office of the DSWCD that they get lost without ever being honoured, which often results in wrongful accusations of some members of the DFMC.”

Furthermore, the secretary of the DFMC explained that many PWDs submit applications without attaching required supporting documents, making it difficult to verify their claims. As he explained, “some people (PWDs) write the application to the office without attaching the necessary documents. If you tell us in your application that you are a student of Jahan and there are no supporting documents, it is a problem.” Additionally, DFMC members reported instances where applicants could not be traced back to their communities, or submitted unrealistic budget proposals, further complicating the fund's disbursement. As one DFMC member explained, “some of them (PWDs) write, you trace to the community, and you cannot find them. ... Most of them (PWDs) submit support applications that are not feasible and without realistic budgets.” Collectively, these issues of inadequate information sharing, missing documentation, and communication breakdowns impeded the efficient and equitable distribution of the Disability Fund, reinforcing the need for improved transparency, communication strategies, and application support mechanisms.

Moreover, delays in the disbursement of the fund posed a significant challenge to the effective operation of the Disability Fund. As one DFMC member elaborated:

Sometimes, we expect the money to be released at this time, but it is not. Sometimes, they reopen school, and the assembly has no money. So, you see them (PWDs) calling.... Every year, we do plan to expect that the fund will hit the account this time, but it is not

done that way, and you have the letters sitting. So, you cannot give them the money when they need it. Maybe someone submits a budget of GH¢1,500 and when you give the money to the person, GH¢1,500 cannot buy the items the person previously budgeted for. (Interview, 8th March 2024, Issa)

Likewise, a PWD beneficiary confirmed the irregularity of fund disbursement, stating, “the support from the Disability Fund is usually irregular.” As a result, beneficiaries cannot rely on it for timely support, especially in situations that require urgent financial intervention.

In addition to the delays, corruption also emerged as a major concern affecting the credibility and effectiveness of the Disability Fund's operations. Regarding corrupt practices at the District Assembly level, one key informant observed:

Some (selected beneficiaries) go to the district assembly, but the finance officers give them nothing. I know some (selected) people that went there and did not get anything.... I told the chairman (for PWDs) that we should sit down and plan; why would they (DFMC) approve someone's application, meaning the disbursement has gone through? If the money is gone (without the beneficiary receiving it), where has it gone?... It was a serious thing on my mind. (Interview, 6th March 2024, Wogu)

Besides, beneficiaries also raised concerns about the poor quality of items procured, suggesting mismanagement and possibly corrupt procurement practices. One PWD shared, “it is true that some of the officials who are involved in the disbursement of the Disability Fund are corrupt and do not treat us well.” Another participant recounted, “the wheelchair I received was very weak, and it broke down when I mounted on it the first time.” Moreover, another beneficiary reflected on the poor quality of multiple devices received, stating:

I received two wheelchairs from the District Assembly (the first one from the Disability Fund and the second from a non-governmental organization). Both were not good, though the first one was better than the second one. So, I dismantled the second one and used some of its parts to strengthen the first one I was given. I would say that the wheelchairs assisted me only to a lesser degree.

Collectively, these concerns point to the need for greater transparency, improved procurement standards, and robust oversight mechanisms to address corruption and ensure that the Disability Fund effectively serves its intended purpose.

In addition to the shared challenges, the study revealed clear differences in perspectives between PWDs and DFMC members. While DFMC members primarily emphasized concerns regarding the poor investment and misuse of the Disability Fund by beneficiaries, PWDs focused on negative attitudes of implementing officials and political interference in the fund's administration—issues that were less frequently raised by DFMC members. These contrasting viewpoints highlight the need for improved communication, greater transparency, and strengthened accountability mechanisms

within fund management processes to ensure that both implementers and beneficiaries have a shared understanding and trust in the system.

With respect to concerns about poor investment and fund misuse, a DFMC member explained, “when we support a PWD to, for instance, buy two goats, he or she buys one and diverts the rest of the money into his or her livelihood.” This statement reflects a perception that some beneficiaries do not adhere to the intended use of the funds, raising doubts about the effectiveness of the support provided. Another DFMC key informant reinforced this concern, stating, “you go out to see what they (PWDs) are doing with disbursed fund, and virtually, they are off track. So, when you move out to monitor them, you realize that the fund are not being put to good use.” This suggests that monitoring visits often reveal deviations from approved funding plans, highlighting potential gaps in follow-up and accountability. Furthermore, another DFMC member stated “we saw that the monies we often disbursed to the people (PWDs), some are not able to manage it the way we want.” This reflects an assumption that some beneficiaries lack the financial management skills necessary to properly utilize the support, reinforcing the importance of capacity-building and post-disbursement support.

On the other hand, PWDs expressed deep concerns about political interference in the administration of the fund—an issue that DFMC members did not emphasize to the same extent. One PWD beneficiary recounted:

One day, I was asked something and could not get an answer. It was said that some PWDs from my community were called to the District assembly to collect some money. I was asked about those who collected the money and whether I was aware of it or not. I said I was not aware, and we wondered how they were selected to go for the money.

This account suggests that the selection process lacks transparency, and that decisions may be influenced by non-technical factors such as political affiliation or favoritism. The respondent further added “I followed it up and was told it was something like politics. Even though some PWDs wanted to take the matter up, others convinced them to let it be, especially since the money received could have been from some other source and might not have even been from the disability fund.” This ambiguity and fear of confrontation indicate a lack of confidence in the system, as well as a culture of silence, which can further entrench marginalization. In summary, while DFMC members voiced concerns about how beneficiaries use the funds, PWDs raised issues around equity, transparency, and governance, including political manipulation. Bridging this gap requires not only enhanced training and monitoring, but also greater inclusivity and openness in the fund’s administration to ensure that the Disability Fund achieves its purpose equitably and effectively.

4.2 Financial limitations

Financial limitations of the Disability Fund were evident across several dimensions of its administration and disbursement. To begin with, although the study revealed that

disbursement amounts had increased over time, the fund remained inadequate to meet the diverse and growing needs of all eligible beneficiaries. For example, one PWD shared that, “the previous regime of smaller disbursements, such as GH¢200 or GH¢500, was more practical than the current larger amounts, which led to limited coverage.” This statement implies that larger individual disbursements reduced the number of people who could benefit from the fund, leading to equity concerns and access limitations. In addition, delays in the release of the Disability Fund posed a critical challenge to its effectiveness. As one PWD explained, “my brother, we do not get the money on time. The assembly is always giving excuses that the government has not released the Common Fund.” This reflects a broader systemic issue, where delays in central government transfers hinder timely support to PWDs.

Moreover, the timing of fund disbursements often failed to align with critical needs, such as the payment of school fees or the purchase of budgeted items. In many cases, applications were approved, but no corresponding funds were released, which led to frustration and a sense of disillusionment among beneficiaries. Furthermore, DFMC members echoed these concerns, reinforcing the cross-cutting nature of the financial limitations. One member noted, “the disbursement of the fund has not been regular and this is because the government does not release the District Assembly Common Fund on schedule.” This suggests that even the implementing officials are constrained by delayed or inconsistent funding from higher authorities, which undermines their capacity to plan, allocate, and manage the Disability Fund effectively. Overall, the findings highlight that despite modest increases in disbursement amounts, unpredictability and insufficiency in funding remain central barriers to the Disability Fund achieving its intended purpose of empowering PWDs and enhancing their socioeconomic wellbeing.

4.3 Quality and appropriateness of resources

The quality and appropriateness of resources provided through the Disability Fund were also identified as key challenges in the study. Specifically, it was revealed that low-quality technical aids and items, such as wheelchairs, were frequently procured and distributed to PWDs, only to break down shortly after use. This problem was directly attributed to the limited financial resources available, which constrained the procurement of durable and suitable equipment. For instance, a DFMC member stated “monies or supports invested in procuring items (wheelchairs) for distribution to PWDs fail to yield benefits as weak items get procured which break down upon attempts by beneficiaries to use them.” Similarly, a PWD beneficiary echoed this concern, noting that “the procurement of weak technical aids and items, such as wheelchairs, resulted in resources that quickly broke down.” Another PWD added “I received two wheelchairs, both of which were of poor quality, which led to the dismantling of one of them to strengthen the other.” These testimonies emphasize the limited utility and short lifespan of procured items, undermining the intended empowerment and mobility support the Disability Fund aims to provide.

In addition, transportation constraints posed another major challenge, both for DFMC members and PWDs. On the

implementation side, inadequate logistics hindered the committee's ability to educate and sensitize beneficiaries about application procedures, eligibility criteria, and effective fund utilization. A DFMC key informant explained:

One of the challenges (of the disability fund) is that there was only one motorbike at the DSWCD and a total of five staff. Imagine if all of them could go out to educate PWDs on the application processes, the requirements and benefits or the appropriate use of the disability fund. It could have served as a source of education and an eye-opener for PWDs in the District.

This lack of outreach capacity created information gaps, contributing to misunderstandings and low-quality applications among PWDs.

On the beneficiaries' side, physical access to the District Assembly in Issa was a significant burden. Many PWDs faced long travel distances, limited transport options, and financial constraints in trying to collect their support. One PWD shared "when our applications get approved and we are selected to receive support from the disability fund, it becomes challenging to travel to Issa, where the District Assembly is located." Another explained, "some often do not have the option to negotiate a sharing ratio with a community member with a motorbike before they can go and collect their money." Moreover, visually impaired beneficiaries were sometimes forced to walk long distances with the help of children just to reach the assembly and confirm their details. As one PWD reported "I had to travel about 15 kilometers to the district capital to receive my stipend, which was a major inconvenience for me." These accounts reveal how transportation challenges not only reduce the actual value of the support received, but also limit access, participation, and trust in the system. In summary, both the poor quality of resources and transportation difficulties reflect structural gaps in the Disability Fund's administration. Addressing these issues requires improved procurement oversight, increased budgetary allocations, and the provision of logistical support for outreach and beneficiary accessibility.

5. Discussion

The research results revealed that the inadequacy of disability fund is a prevalent challenge faced by PWDs and DFMC members. Edusei et al. (2017) previously recommended increasing the disability fund from 2% to 5%, but it remains at 3%. Gentilini (2022) notes that economic shocks, such as COVID-19, have exacerbated the financial difficulties of vulnerable populations. Consequently, while the disability fund is beneficial, it struggles to meet its policy objectives effectively in its current state. Applications for assistive devices are often ignored due to insufficient fund, meaning beneficiaries with larger budget requests may be denied access or have their budgets reduced. This denial limits the ability of PWDs to participate fully in socioeconomic activities, perpetuating their powerlessness and trapping them in a cycle of poverty (Opoku et al., 2018). Consequently, the fund may fail to empower the PWDs economically as it is inadequate as argued by the empowerment theory (Huang & Huang (2023). Numerous studies, including Edusei et al. (2017), Opoku et al. (2018), Adamtey et al. (2018), Arkorful et al. (2019), and Ashiabi and Avea (2020), have found that

the fund received by beneficiaries are often insufficient to meet their needs. Without adequate funding, PWDs are unable to make the necessary human capital investments that would enhance their economic productivity, thereby reinforcing the core assumptions of human capital theory regarding the role of education and training in economic advancement (Aliu & Aigbavboa, 2019; Deming, 2022).

Another significant challenge is the irregular disbursement of disability fund due to delays in allocations and transfers from the national level. Timely delivery of social assistance is crucial, especially in worsening market conditions, to ensure the successful implementation of social intervention initiatives. Delays can render the fund ineffective, as highlighted by instances where PWDs received fund too late to purchase the items they had budgeted for. Irregular disbursements also hinder planning for time-bound ventures like agriculture and disrupt the activities of students relying on the fund for educational support. This issue is further complicated by District assemblies borrowing from the disability fund for other purposes, as noted by a DFMC member. Similar challenges were identified by Edusei et al. (2017), Opoku et al. (2018), Darkwah et al. (2019), and Arkorful et al. (2019). The assumption of the human capital theory that investments in skills development lead to long-term economic gains (Boateng et al., 2023) is undermined when delays prevent timely utilization of funds for education, business ventures, or agricultural investments. These findings suggest that while human capital theory provides a strong justification for investing in PWDs, systemic inefficiencies in fund disbursement prevent these investments from being fully realized.

Inadequate information sharing emerged as a third common challenge. The chairperson of the DFMC pointed out that inadequate information about the fund's balance and operations was a significant issue, implying a lack of transparency. Ashiabi and Avea (2020) noted that disbursement processes could cause more inefficiencies than fund inadequacy. Information sharing is essential for empowering PWDs, changing mindsets, and creating access to opportunities. Poor information sharing leads to poorly written applications, political meddling, mistrust of officials, and misapplication of fund. These issues align with the findings of Ashiabi and Avea (2020), GFD (2021), and Edusei et al. (2017). However, Karimu et al. (2024) found that beneficiaries had good knowledge of the application process, suggesting differences in study settings. In this case, empowerment theory underscores the importance of improving information flow and transparency to ensure that PWDs are active participants in decision-making processes related to the fund (Zimmerman, 2000).

The difficult or unstandardized application process was also a major challenge. According to empowerment theory, marginalized groups should be given equal opportunities to participate in decision-making and access resources (Huang & Huang, 2023). However, the study reveals that many PWDs struggle with poorly written applications, which result in their exclusion from fund disbursement. The secretary of the DFMC emphasized that poorly written application letters were a significant issue. This aligns with Ashiabi and Avea's (2020) view that disbursement processes are more critical

than fund inadequacy. The lack of standardized procedures prevents fair access, which contradicts the principles of empowerment theory, emphasizing the need for transparent, inclusive policies that remove systemic barriers for PWDs (Zimmerman, 2000; Suarez-Balcazar et al., 2023). Additionally, poor procurement practices and corrupt attitudes of officials were identified as key challenges. GFD (2021) discovered that District officials used their discretion in determining fund eligibility and amounts. Despite being mandated to manage the fund, the DFMC lacks the power to prevent unwarranted withdrawals or fund misapplications. Challenges such as selection of qualified beneficiaries (Ashiabi & Avea, 2020), unstandardized disbursement processes (GFD, 2021), inconsistencies in disbursements (Adamtey et al., 2018), and disbursement amount disparities (Karimu et al., 2024) were common issues.

Lastly, transportation challenges were significant for both PWDs and the DFMC. PWDs faced difficulties travelling to the District assembly to collect fund, reducing the actual value of the fund received. This often led to inefficient investments. According to human capital theory, the fund should enable PWDs to invest in skills, education, and employment opportunities, but if they are unable to access the money or use it effectively, the expected benefits are lost. At the same time, empowerment theory explains how the lack of transportation for DFMC members limits their ability to monitor fund utilization, hindering future planning and accountability. Besides that, DFMC faced challenges in monitoring how beneficiaries used their fund due to lack of transportation, preventing them from gaining accurate information on fund impacts and hindering future planning. Previous studies by Opoku et al. (2018), Arkorful et al. (2019), Ephraim et al. (2022), and Karimu et al. (2024) corroborate these findings.

6. Conclusions and implications for policy

This study examined the operational challenges associated with managing the Disability Fund. The findings revealed that fund inadequacy, irregular disbursement, inadequate information sharing, unstandardized disbursement processes, corruption, poor procurement practices, and transportation difficulties were significant challenges faced by both Persons with Disabilities (PWDs) and the Disability Fund Management Committee (DFMC). Notably, both groups identified irregular disbursement, inadequate information sharing, financial constraints, and corruption as major obstacles. However, while the DFMC emphasized poor investment decisions and fund misuse by beneficiaries, PWDs highlighted political interference and negative attitudes of officials, these were, however, less emphasized by the DFMC. Although these findings align with existing literature on disability fund challenges, they offer clearer insights into which specific issues are most critical, especially in rural settings. Ultimately, these challenges undermine the effective utilization of the fund, restricting PWDs' access to essential resources and negatively impacting their quality of life.

A key strength of this study lies in its focus on identifying shared challenges experienced by both PWDs and DFMC, which provides valuable insights into systemic issues. However, they do not conform with Section 4 (1) of the

PWDs Act 2006, Act 715, which stipulates that a person shall not discriminate against a PWD. Similarly, the findings are not in conformity with Article 4 (j) of the Protocols to the African Charter on Human and People's Rights on the Rights of PWDs in Africa, which entreats state parties to ensure effective participation of PWDs or their representatives in all decision-making processes, and Article 5 (2) of the Protocols which prohibits discrimination against PWDs on all grounds. Moreover, the findings contravene Article 9 (h) of the UN Conventions on the Rights of PWDs, encouraging state parties to provide accessible information on technical assistance services to PWDs.

The findings of this study reveal that the operational challenges associated with the Disability Fund, such as irregular disbursement, inadequate information sharing, financial limitations, and corruption, significantly hinder the intended welfare benefits for PWDs. As a result, many PWDs struggle to access timely financial support, which impacts their ability to secure basic needs, invest in income-generating activities, and improve their quality of life. The inadequate and inconsistent fund disbursement means that many beneficiaries remain trapped in cycles of poverty, with limited opportunities for economic self-sufficiency. Moreover, the unstandardized application process and lack of transparency exacerbate social exclusion, further marginalizing PWDs and weakening their ability to fully participate in economic and social activities. Addressing these issues is crucial to ensuring that the Disability Fund serves its intended purpose of empowering PWDs and enhancing their long-term welfare.

To improve the efficiency and effectiveness of the Disability Fund, several practical solutions must be implemented. First, the fund disbursement process should be standardized and made more transparent to ensure equitable access for all eligible PWDs. The establishment of a digital tracking system could enhance accountability and provide real-time updates on fund availability and allocation. Additionally, local government bodies should work closely with disability organizations to create community-based awareness programmes, ensuring that PWDs are well-informed about the application processes and disbursement timelines. Regular monitoring and evaluation mechanisms should also be instituted to track fund utilization and prevent misappropriation. Furthermore, capacity-building initiatives should be introduced to help PWDs make informed financial decisions, improve entrepreneurial skills, and maximize the benefits of the fund.

To address the systemic challenges facing the Disability Fund, policy reforms must prioritize increasing the allocated budget for the fund from its current 3% of the District Assembly Common Fund (DAFCF) to a higher percentage that aligns with the actual needs of PWDs. Additionally, policies should mandate stricter oversight mechanisms, ensuring that funds are not diverted for unrelated expenditures by district assemblies. There should also be a legal framework enforcing the timely release of funds to prevent delays that undermine the effectiveness of the programme. Policymakers must also explore the adoption of direct bank transfers or mobile money disbursements to improve accessibility for beneficiaries, particularly those in remote areas. Furthermore, policies

should encourage the integration of PWDs in decision-making processes concerning fund management, ensuring that their perspectives and lived experiences shape more inclusive and responsive funding models.

Regardless of the strength of the study, there was a limitation. The limitation of the study is that it primarily focused on operational challenges of the Disability Fund within a single District (DBI District) without conducting a comparative analysis with other Districts. This limits the generalizability of the findings to broader national or regional contexts. As such, future research should adopt a comparative approach by examining the implementation challenges of the Disability Fund across multiple Districts or regions in Ghana. This would provide broader insights into variations in fund management, accessibility, and impact, allowing for more comprehensive policy recommendations.

Disability inclusion is essential for social justice and sustainable development. However, systemic barriers such as financial constraints, irregular disbursement, and inadequate information sharing continue to limit the effectiveness of Ghana's Disability Fund. Ensuring PWDs' active participation in decision-making and improving access to education, skills development, and financial resources are critical steps toward empowerment. Achieving meaningful inclusion requires collaborative efforts from government, civil society, and the private sector to remove barriers and create opportunities for PWDs to thrive.

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