

UNIVERSITY OF GHANA

COLLEGE OF HUMANITIES

ASSESSING THE EFFECT OF THE DISABILITY FUND ON

THE LIVELIHOODS AND WELL-

BEING OF PERSONS WITH DISABILITIES: THE CASE OF THE GA

EAST MUNICIPALITY OF GHANA

BY

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THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF

GHANA,

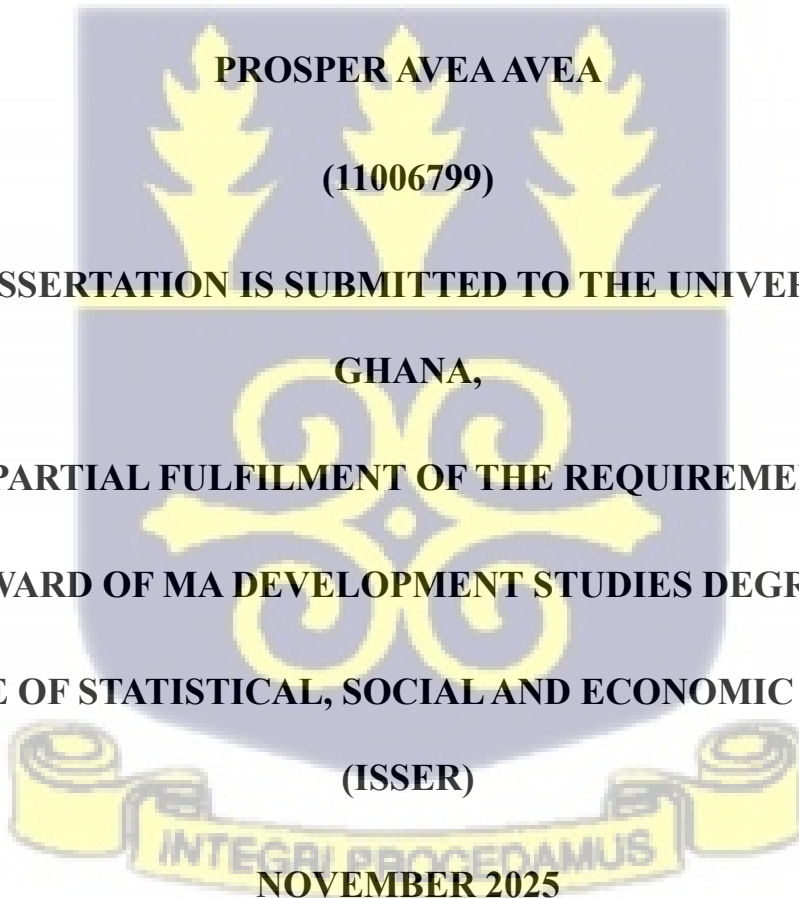
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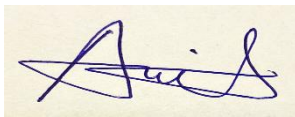
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DECLARATION

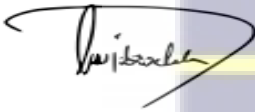
DECLARATION

I, Prosper Avea Avea, hereby declare that except for the references to other peoples' work which has been duly acknowledged, this dissertation titled "Assessing the Effect of the disability fund on the Livelihoods and Well-being of Persons with Disabilities: The Case of the Ga East Municipality of Ghana." is the result of my work under the supervision of Professor Godfred Charles Ackah of the Institute of Statistical, Social and Economic Research (ISSER), and as such, this dissertation has neither been submitted in full nor part anywhere else for the award of any degree.



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DEDICATION

I dedicate this work to my beloved parents, Mrs Alice Aniah and Prof. Nsoh Avea, as well as my loving daughter, Abesune Anangmibeka Avea, for their support and love. My Special thanks also go to my siblings, Asira-soh Avebire Avea and Patience Ataabasum Avea.



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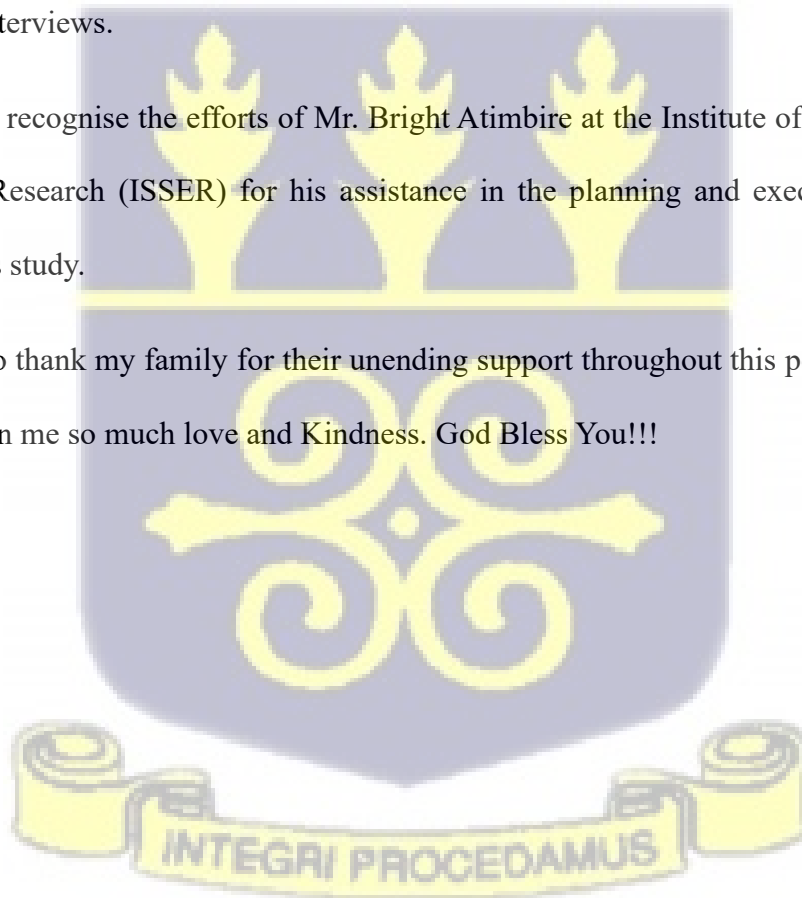
My ultimate appreciation goes to the almighty God and my Ancestors for guiding me through this painstaking academic journey.

My heartfelt gratitude goes to my Supervisor, Professor Godfred Charles Ackah, for his advice, guidance, and resourcefulness, as well as for ensuring that I met the high academic standards during my study.

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Finally, I want to thank my family for their unending support throughout this period of my study. They have shown me so much love and Kindness. God Bless You!!!



ABSTRACT

This study examines the impact of the Disability Fund on the livelihoods and well-being of persons with disabilities (PWDs) in the Ga East Municipality of Ghana. Utilising a phenomenological approach, the research explores the experiences of beneficiaries and non-beneficiaries of the fund, as well as the perspectives of the administrators responsible for its management. Data were collected through in-depth interviews with 12 respondents, including PWDs and fund administrators. The findings reveal that the Disability Fund has contributed to the economic empowerment of some beneficiaries, enabling them to engage in income-generating activities, thereby improving their financial situations. Additionally, the fund has positively impacted social and community participation, fostering a sense of inclusion among beneficiaries. However, the study also identifies significant challenges, including lengthy application processes, lack of transparency, and irregular disbursement of funds, which limit the overall effectiveness of the programme. Due to these findings, the study recommends streamlining application procedures, increasing transparency, ensuring regular disbursements, as well as enhancing collaboration among stakeholders. These measures, if implemented, would significantly improve the fund's ability to support the livelihoods and well-being of PWDs in the Ga East Municipality.

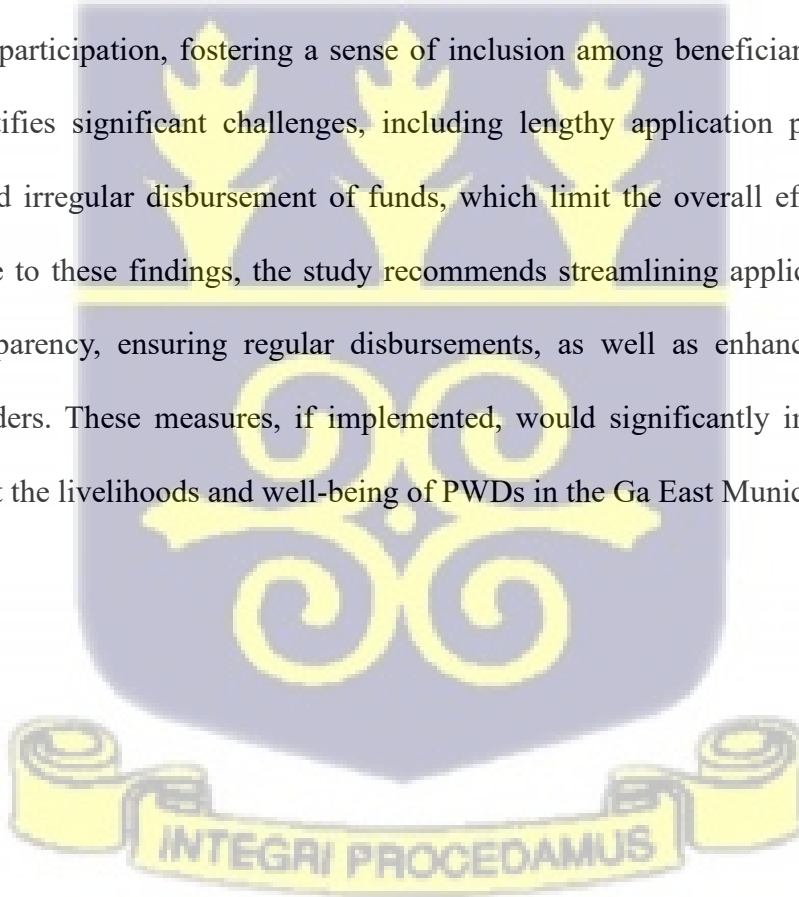


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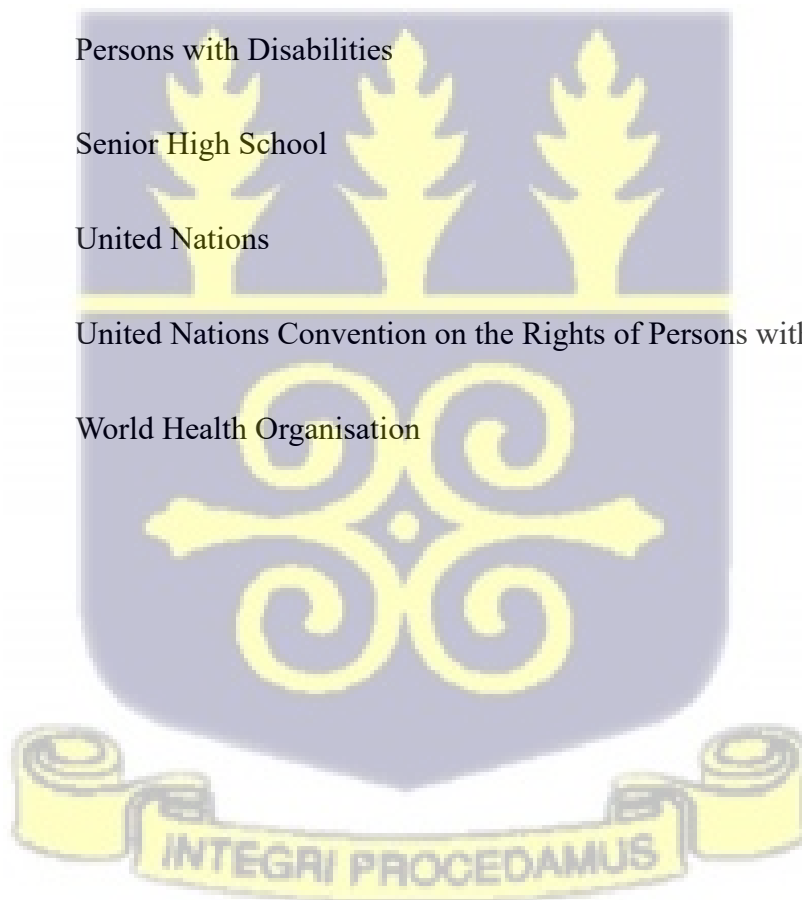
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LIST OF ABBREVIATIONS

CRPD	Convention on the Rights of Persons with Disabilities
DACF	District Assemblies Common Fund
DFMC	Disability Fund Management Committee
GFD	Ghana Federation of Disability Organisations
ICT	Information and Communication Technology
NHIS	National Health Insurance Scheme
PWD	Persons with Disabilities
SHS	Senior High School
UN	United Nations
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
WHO	World Health Organisation



CHAPTER ONE

1.1 INTRODUCTION

There has been a raging debate on the impact of government policies and programmes amongst scholars and policymakers over the decades about addressing poverty, especially among persons with disabilities all over the world. The United Nations defines poverty as the deprivation of alternatives and opportunities, constituting a breach of human dignity. It refers to the absence of the fundamental capability to engage actively and efficiently in societal affairs (UN, 1998). According to the World Bank (2020), almost 700 million people across the globe are presently living in extreme poverty, which means they survive on less than \$2.15 per day, known as the extreme poverty line. Just over 50% of this population is in Sub-Saharan Africa. According to the World Health Organisation (WHO) (2023), there is an estimated one billion three hundred million people with one form of disability or another, and this represents sixteen per cent of the world's population. Even though this is a significant group of people, they have been neglected for decades, particularly in developing countries. Furthermore, the report shows that individuals with disabilities typically experience a decline in health, reduced educational achievements, limited economic prospects, and elevated poverty rates compared to those without disabilities. Particularly, women and girls with disabilities are more susceptible to various forms of abuse, encompassing domestic violence, emotional mistreatment, and sexual assault (UN,2006; Adamtey et al,2018).

The UN Convention on the Rights of Persons with Disabilities (UNCRPD) recognises that “disability is an evolving concept’ ([UNCRPD, 2006, p. 1](#)), and defines persons with disabilities as those who have ‘long-term physical, mental, intellectual or sensory impairments which in

interaction with various barriers may hinder their full and effective participation in society on an equal basis with others' ([UNCRPD, 2006, p. 4](#)). Ghana's Persons with Disability Act, 2006 (Act 715) considers a person with disability to mean an "individual with a physical, mental or sensory impairment, including a visual, hearing or speech functional disability which gives rise to physical, cultural or social barriers that substantially limit one or more of the major life activities of that individual" (p.17). Stated differently, disability can be defined as the inability to carry out routine tasks due to a long-term illness that may arise from an accident, a birth, or the side effects of medication. Disability comes in many forms, including hearing, speech, vision, emotional and behavioural, and others. Each presents unique difficulties and may prevent people with disabilities from leading more fulfilling lives. According to the World Bank, around 80 per cent of persons with disability live in developing countries, and as Sen (2009) rightly posits, the disabled also frequently have the lowest incomes among the impoverished in developing nations. They have a higher need for income than people with able bodies because they need money and support to try to live normal lives and lessen their disabilities. Sen (2009), therefore asserts that there is a connection between poverty and disability, stating that while poverty may result in disability, disability may also result from poverty. The World Health Organisation (2001) has classified disabilities into seven categories. These include:

- People who are partially sighted or blind,
- People with intellectual or learning disabilities,
- People with physical disability,
- People with an acquired brain injury,
- People who are hearing impaired or deaf,

- People with chronic illnesses,
- People with psychological difficulties or mental health problems.

It's important to note that disabilities can come in multiple forms in addition to these categories. Thus, an individual may be visually impaired in addition to having learning or intellectual disabilities. A person with multiple disabilities can be partially sighted as well as deaf or hearing impaired. When analysed by gender, 14 per cent of the population are males, whereas 11 per cent are females (WHO, 2011). According to the same report, when the data is extended to include those aged 15 and above, the projected number of persons with disabilities (PWDs) is approximately 750 million. According to the WHO data, disability is more common among older individuals compared to younger individuals, as it is closely linked to the process of ageing. Hence, younger individuals exhibit a lower probability of experiencing disabilities compared to older individuals.

Since the passage of the Disability Act in 2006(715) in fulfilment of Article 29 of the constitution and the adaptation and ratification of the United Nations (UN) Convention on Human Rights in 1948 and the UN Convention on the Rights of Persons with Disabilities (CRPD) in 2007 and ratified in 2012, the government of Ghana has been on the path of enacting and implementing policies aimed at promoting the wellbeing of persons with disabilities.

Related to the above, in Ghana and other regions of Africa, the response of society towards disability is influenced by prevailing social norms that tend to evaluate, stigmatise, categorise, exclude, and discriminate against individuals with disabilities (Naami, A. et al,2020). Sufficient legal measures have therefore been instituted to uphold and safeguard the value, rights, and dignity of individuals with disabilities, with particular emphasis on the Disability Act of 2006 (ACT 715)

enacted by the Parliament of Ghana. This legislative framework encompasses key provisions for Persons with Disability, such as their employment and educational opportunities, accessibility to healthcare, as well as the establishment and functions of the National Council on Persons with Disability. In addition, the provisions of the act resulted in the introduction of the Disability Fund at the local district assemblies by the Government of Ghana to support and cushion persons with disabilities.

The disability fund is three per cent (3%) of the District Assembly Common Fund allocation (DACF). The aims of the Disability Common Fund (DACF) allocated to Persons with Disabilities (PWDs) include the reduction of poverty, particularly among those not engaged in formal employment, and the improvement of their societal perception by promoting dignified labour. The fund is supposed to address issues including:

- To facilitate the income-generating activities of individuals with disabilities as a strategy for economic empowerment.
- To offer educational assistance to children, students, and trainees with disabilities.
- To enhance the capabilities of OPWDS in the districts, facilitating their advocacy for rights and promoting awareness and sensitisation regarding disability issues.
- To facilitate access to technical aids and other assistive devices for individuals with disabilities (NCPD/GFD, 2010).



1.2 Problem Statement

Despite the overarching objective of the Disability Fund to economically empower persons with disabilities (PWDs), research indicates that the majority of individuals with disabilities in Ghana continue to live in deprived conditions, with the Ga East Municipality being no exception. The fund, which constitutes three percent of the District Assembly Common Fund (DACF), was established to improve the socio-economic welfare of PWDs through support for income-generating activities, educational assistance, and access to assistive devices. However, almost two decades after its introduction, many PWDs still experience poverty, unemployment, and social marginalisation, suggesting that the intended outcomes of the fund have not been fully realised.

Although the Disability Fund was designed as a poverty-reduction intervention, its practical implementation has encountered numerous challenges that undermine its impact. Studies by Opoku et al. (2018) and Ephraim et al. (2022) reveal persistent difficulties in accessing the fund, including bureaucratic delays, inadequate amounts, and limited awareness among potential beneficiaries. Similarly, Adamtey et al. (2018) highlight poor record-keeping, weak monitoring mechanisms, and irregular disbursements that compromise transparency and accountability. National statistics also reinforce the gravity of the issue: 38.5 percent of households with individuals with disabilities live below the poverty line compared to 22.6 percent of households without PWDs, and in rural areas the rate is as high as 51.5 percent versus 38.7 percent (Asuman et al., 2021). Collectively, these studies demonstrate that while the Disability Fund exists to promote equity and empowerment, its effectiveness in transforming the socio-economic lives of PWDs remains limited.

What remains less understood, however, is the extent to which the fund has tangibly influenced the livelihoods and well-being of PWDs at the local level. Although prior research by Adamtey et al. (2018), Opoku et al. (2018), Ephraim et al. (2022), and Asuman et al. (2021) provides valuable insights into the national management and distribution of the fund, none have exclusively examined its implementation and real-world impact within the Ga East Municipality. This gap in empirical evidence warrants a focused investigation into how local administrative processes, disbursement practices, and stakeholder coordination influence outcomes for beneficiaries. Consequently, this study seeks to assess the extent to which the Disability Fund has improved the living standards of PWDs in the Ga East Municipality and to identify measures that can enhance its effectiveness in promoting social inclusion and economic empowerment.

1.3 Objectives of the Study

The overall objective of this study is to determine the effects of the disability fund on the livelihoods and well-being of Persons with Disabilities in the Ga East Municipality.

Specific objectives

1. Examine the contribution of the disability fund to improving the standard of living of PWDs in the Ga East Municipality.
2. Assess the challenges PWDs encounter in accessing the disability fund in the Municipality.
3. Assess the key measures that could be instituted to improve access to the fund.

1.4 Research Questions

This research will concentrate on these relevant questions:

1. What contributions has the disability fund contributed to improving the livelihood of PWDs in the Ga East Municipality?
2. What are the challenges persons with disabilities encounter in accessing the Disability Fund?
3. What measures should be introduced to improve access to the fund

1.5 Purpose of the study

The study aims to determine the contributions of the DACF to the livelihoods of persons with disabilities within the Ga East Municipality.

1.6 Significance of the study

According to the International Labour Organisation (ILO) in 2011, the exclusion of persons with disabilities (PWDs) from employment and economic activity in developing economies results in a loss of between 1% and 7% of Gross Domestic Product (GDP). This further reiterates the importance of a social protection programme like the disability fund to alleviate poverty and promote the well-being of persons with disability.

The study included a wide range of persons with disabilities (PWDs) in the Ga East Municipal. It involved important stakeholders who play a pivotal role in addressing the well-being of PWDs, such as the Disability Fund Management Committee (DFMC), Ghana Federation of disabilities organisations (GFD) and officials from the Department of Social Welfare and Community Development. The study's anticipated utility resides in its potential to assist many stakeholders, such as the recipients of the Disability Fund and Development Practitioners. In addition, officials

can get valuable insights to improve specific aspects of disbursement guidelines. This study is anticipated to serve as a significant reference for the academic community, facilitating further exploration of Ga East Municipality and associated topics.

Furthermore, this study is pertinent to organisations such as the Ga East Municipal Assembly and the DFMC. The insights obtained from the research could provide valuable viewpoints to fund administrators and oversight bodies such as the National Council on Persons with Disabilities (NCPD), guaranteeing a thorough evaluation of the Disability Fund's influence on the health, nutrition, and economic involvement of the disabled population. Given that Persons with Disabilities (PWDs) constitute a substantial portion of the population, disregarding their inclusion in the development agenda will result in adverse implications for the nation's prosperity. This study will serve as a valuable resource, suggesting efficient fundraising tactics that can enhance the fund's ability to support a greater number of persons with disabilities (PWDs) and potentially improve the amount of support given to each recipient.

1.7 Methodology

The study would employ the qualitative approach. An interview guide was used to collect the data for analysis.

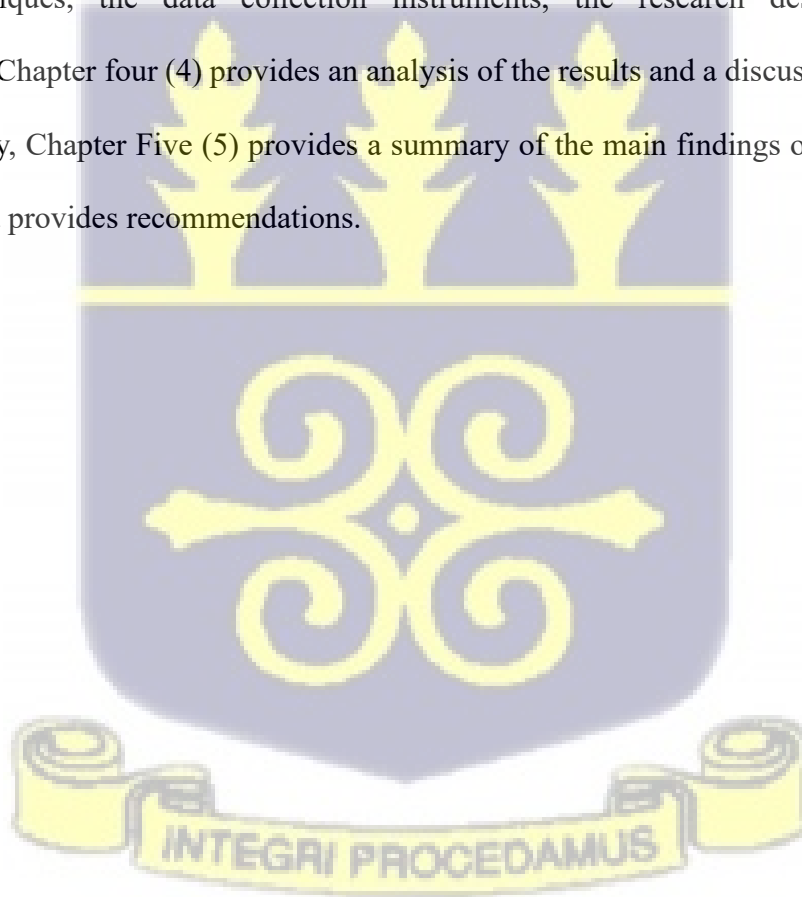
Delimitation

The study focused on examining how the 3 per cent disability common fund contributes to the welfare of Persons with Disabilities (PWDs) in areas such as Income-generating activities (economic empowerment), Education, Capacity building, and access to technical aids, assistive devices, and equipment in the Ga East Municipality. The study also focused on beneficiaries, DFMC members as well as the local chapter of GFD from 2018 to 2022. The researcher however

did not want to deviate from his study and therefore did not delve deeply into the grounds for selection and why some obtain more cash than others as well as why others benefit from the fund each year, but others do not.

1.8 Organisation of study

This study is made up of five (5) chapters. The first chapter of the study focuses on the Background to the study, the Research Problem, the Objectives of the study, the Research Questions, and the Significance of the study. Chapter two (2) reviews relevant literature whilst Chapter three (3) discusses the methodology of the study, which includes the population, the sample size and sampling techniques, the data collection instruments, the research design and ethical considerations. Chapter four (4) provides an analysis of the results and a discussion of the data of the study. Finally, Chapter Five (5) provides a summary of the main findings of the study, draws conclusions, and provides recommendations.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews empirical and theoretical literature relating to the concept of Disability and government cash transfer policies and programmes. It also reviews literature on the impact of the disability fund on the lives of persons with Disabilities.

2.2 Literature Review

2.2.1 Concept of Disability

The UN Convention on the Rights of Persons with Disabilities (CRPD) has played a significant role in bringing attention to disability as a human rights problem and has contributed to its inclusion in the global development agenda (UN, 2008). Scholars in the field of social sciences have grappled with the complexities surrounding the understanding of disability for many years. Research ranging from small surveys to censuses has faced challenges in establishing operational definitions of disability that are comprehensive, universal, and consistent throughout time. The issue with the idea of disability, like many other terms in the field of social sciences, is in its contingency (Lars Grönvik, 2009). Disability can be characterised through several interpretations, often exhibiting conflicting connotations. Furthermore, the International Classification of Functioning, Impairment, and Health (ICF) are a comprehensive system that categorises and arranges data related to an individual's functioning and impairment. It offers a universally accepted vocabulary and a conceptual framework for establishing and quantifying health and disability (WHO, 2001). According to the ICF, disability is defined as a restriction in an individual's functional skills, resulting from the interaction between their internal capacities and external environmental influences (WHO, 2011). According to several studies, disability is a dynamic and

fluid concept. As articulated clearly by UNCRPD in article 1, “disability is an evolving concept and that disability results from the interaction between a person’s impairments, and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others”. Disability has been utilised to determine the ongoing impairments caused by disease and injury, as well as the physical, mental, or emotional limitations or difficulties a person faces due to these impairments. It also assesses the restrictions in participation that a person experiences when the environment is not supportive (Altman,2014). Thus, this shows a causal relationship between disabilities and limits to social protection. The Ghanaian Disability Act (Act 715) of 2006, specifically Section 59, provides a clear definition of a person with a disability. According to this act, a person with a disability is an individual who has a physical, mental, or sensory impairment, such as visual, hearing, or speech-functional disabilities. These impairments result in significant physical, cultural, or social barriers that restrict one or more of the major life activities of that individual (Act 715, p. 17). This definition is limited in that it does not allow the addition of emerging categories or domains of disabilities even though research has led to the acceptance and recognition of new forms of disabilities. On the other hand, the WHO and UNCRPD definitions recognise these new forms of disabilities.

The concept of disability according to Altman (2014) has been linked not just to various components of the disability process, but also to the varied periods connected with these components. Furthermore, it is employed in a broad manner rather than with a particular focus. She further states that for instance, when referring to difficulties in functioning, it signifies the specific point on the spectrum of functionality when an individual demonstrates a noticeable disparity in their ability to accomplish tasks compared to others or compared to their former level of functioning. However, this point is also interconnected with both the nature of social roles in

which an individual engages and the physical and social surroundings in which they strive to fulfil those responsibilities. Hence, the term 'disability' can vary or oscillate depending on the aspect being emphasised and the unique attributes (such as age, gender, and race) and circumstances of the individual. When measured at the individual level, it may indicate overall personal ability. However, when measured based on participation, it may also encompass many aspects of participation role expectations and the surrounding environmental conditions (Altman,2014).

The changing paradigm shifts in comprehending the concept of disability is also evident in its measurement. Previously, individuals were commonly assessed for impairment in several areas or identifiable conditions, such as "Do you experience hearing, speech, visual, mobility, or mental disabilities?" The United Nations (1990) reported that the prevalence of disability, as determined by impairment tests, ranged from 0.3% to 5.5%. Currently, disability assessments have been developed to identify individuals with functional limitations that may restrict their ability to independently participate in society (Palmer & Harley, 2011; Palmer,2013). The Washington Group General Disability Measure (WG measure), derived from the ICF, assesses the level of difficulty encountered in six commonly occurring functions that are universally relevant and linked to social exclusion: vision, hearing, mobility, cognitive abilities, self-care, and communication (Palmer & Harley, 2011). Therefore, defining and measuring impairment are crucial methods for enhancing development. Nevertheless, a difficult aspect in the process of identifying and measuring impairments is the absence of a distinct and well-defined boundary between individuals with disabilities and those without any disability. While we may attempt to perceive disability as a binary condition, where individuals are either disabled or not, this oversimplification does not align with the actual complexity of the issue. Individuals may experience disability in certain circumstances while being unaffected by others, contingent upon the demands placed upon them,

the prevailing environmental conditions, or the specific criteria employed to define the given situation (Altman,2014).

Finally, it may be concluded from the foregoing that there is not commonly acknowledged standard definition or measurement of impairment established. Countries and organisations over the decades have adopted different thresholds for their data collection and social or policy purposes.

2.2.2 Causes of Disability

According to WHO (2011), disability is an inherent aspect of the human condition. Most individuals will encounter impairment, whether it be temporary or permanent, at some stage in their lifetime. The ageing population and the increase in noncommunicable diseases are two factors contributing to this rise in numbers. The World Health Organisation indicates that disability globally arises from the interplay between individuals with health conditions—such as depression, Down syndrome, or cerebral palsy—and various environmental and personal factors, including negative attitudes, not accessible public places and transportation, and insufficient social assistance.

Perceptions regarding the origins of disability differ across different societies. Significantly, these causal beliefs have a substantial impact on people's views towards individuals with disabilities and their families (Mills,2018). In the Ghanaian context, mostly traditional, cultural, and spiritual factors have been the key causes assigned for disabilities, especially in rural Ghana. In many Ghanaian societies, it is widely believed that disability and ill health might be attributed to witchcraft, malevolent spirits, or a failure to observe certain cultural taboos. Agbenyega (2003) observed that specific infirmities are seen as divine curses. For example, within the Gurene

community, children who were born with some deformities or behaved abnormally were killed by experts in the area with some locally prepared herbal concoction before it brought a bad omen to the family and community. This according to Kassah (2008) and Mfoafo-M'Carthy et al. (2020), results from a mixture of Christianity and Traditional religion as Ghanaian spirituality sees disability as a punishment for one's sins or that of the family. This is mostly associated with the shame of those involved. The stigma associated with a disability extends beyond the individual affected, impacting all individuals connected to the stigmatised person (Kassah,2008; Mfoafo-M'Carthy et al.,2020).

Due to superstitious beliefs, some families have hidden their PWD members in rooms, preventing them from using social services like recreation, health, and education. This position is affirmed when on the subject of how some world religions affect people with disabilities, Miles (2002) states: "Imagine parents expressing sorrow over their child's disability and ascribing it to some fault of their own." In that instance, it may be imprudent to directly oppose such a stance; nevertheless, one might later note that families in many regions of the world regard it as an honour to be 'bestowed' a crippled child. It is believed that the deity selects a particular family to provide compassionate care for the unique needs of a crippled child while bestowing infants upon families. A notion presented gently, rather than forcefully, is likely to be agreeable to individuals of nearly any faith, regardless of their actual belief in it. For some, it may prompt a reassessment of their child and their perspectives. (Miles, 2002, p. 128; Mills, 2018). Therefore, despite advancements in science that have addressed many traditional causes of disabilities, some rural and peri-urban communities in Ghana still experience such issues.

2.2.3 The impact of the contribution of the disability fund on improving the standard of living of PWDs

The welfare of persons with disability has been one of the foremost issues in Ghana. Over the years, the government of Ghana has adopted many measures and its donor partners to improve the standard of living of vulnerable groups, including PwDs. Some of these measures included introducing the community-based rehabilitation programme (CBR), which offered home-based rehabilitation services through household members of persons with disabilities, assisted by locally qualified supervisors in 1992. This was initially a successful programme until the dwindling donor funds and low government support led to its collapse. Also, under the cash transfer programme called the Livelihood Empowerment Against Poverty (LEAP), the government transfers cash to poor PwDs households. This cash transfer is supervised by the local District Assembly. To add to this, PwDs are also provided free health care by the National Health Insurance Scheme (NHIS), and more recently, the government, through a policy, has prioritised the employment of PwDs in road toll collection on the highways. Even though this was a good policy, the government's decision to close the toll booths across the country has reversed the gains made by the policy.

According to NCPD (2010), to support the betterment of persons with disabilities, the government instituted the Disability Fund in 2005. This has become the most disability-focused fund over the last two decades. The guidelines for the disbursement and management of the District Assembly Common Fund (DACF) allocation to persons with disability (2010), state that the fund aims to support PwDs especially those in the informal sector in areas such as Income generation activities (input/working capital); Advocacy/awareness raising on the rights and responsibilities of PWDs; Strengthening of Organisations for Persons With Disabilities (OPWDs) (i.e. for Organizational development); Training in employable skills/apprenticeship; Some educational support for

children, students, and trainees with disabilities; and provision of technical aids, assistive devices, equipment, and registration of NHIS.

2.2.4 Impact on the educational needs of PwDs

Education remains one of the most significant enablers of empowerment and social inclusion for persons with disabilities (PWDs). It provides not only the means for economic participation but also the foundation for autonomy, dignity, and social recognition. Article 24 of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) asserts that all persons with disabilities have the right to education without discrimination and based on equal opportunity. The Convention requires state parties to ensure that children with disabilities are not excluded from free and compulsory primary education or from secondary education, and that they can participate fully in a society grounded in equality and freedom (UNCRPD, 2006). This provision underscores education as both a human right and a prerequisite for achieving inclusive development.

Despite this normative framework, evidence from Ghana reveals persistent barriers that limit educational attainment among PWDs. Opoku et al. (2018) observed that individuals with disabilities continue to face significant challenges in accessing both formal and informal education due to structural and financial constraints. Many are excluded from mainstream schools because of inaccessible infrastructure, negative societal attitudes, and the absence of assistive technologies. The limited opportunities for formal education are closely linked to disproportionately high unemployment rates among PWDs, reinforcing cycles of poverty and dependency. Opoku et al. (2018) further note that respondents in their study perceived education as a critical factor in securing employment and improving their quality of life, with several expressing regret for not attaining higher education levels that could enhance their employability. The Disability Fund, established under the District Assembly Common Fund, was designed to mitigate some of these

disparities by supporting the educational pursuits of PWDs. Ephraim et al. (2022) found that the fund has provided financial assistance to some individuals in the form of school fees and transportation support, enabling beneficiaries to pursue higher education and vocational training. This form of support demonstrates a practical mechanism for promoting inclusion through financial empowerment. However, its coverage remains limited due to irregular disbursements, inadequate funding, and administrative inefficiencies. The study emphasised that while the fund contributes positively to educational access, its inconsistent implementation limits its overall impact on the long-term educational development of PWDs. Similarly, Singal et al. (2015) highlighted the transformative potential of education for PWDs in northern Ghana, where participants viewed education as a vital route to self-reliance, social recognition, and empowerment. The study noted that formal education not only improved employment prospects but also enhanced self-esteem and social respect. However, systemic inequities such as discrimination, lack of disability-friendly learning environments, and limited governmental support continue to restrict participation rates. This aligns with findings from Opoku et al. (2018), which suggest that inclusive education policies in Ghana have not yet translated into fully accessible systems that meet the needs of PWDs.

2.2.5 Impact on Healthcare of PWDs

Article 15 of the Convention on the Rights of Persons with Disabilities (CRPD) states that “States Parties recognise that persons with disabilities have the right to the enjoyment of the highest attainable standard of health without discrimination based on disability. States Parties shall take all appropriate measures to ensure access for persons with disabilities to health services that are gender-sensitive, including health-related rehabilitation”. PWDs utilise healthcare services at a

rate that is around twice as high as that of individuals without disabilities. Additionally, they are more prone to have many chronic health conditions at the same time (McBride-Henry et al,2023).

According to the guidelines for the disbursement of the disability fund, the fund only caters for registration into the National Health Insurance Scheme (NHIS). As findings by Ephraim et al., (2022) showed. participants admitted to diverting the funds allocated for their businesses towards personal healthcare expenses. Several urgent healthcare demands necessitated substantial and recurring expenses; the participants, therefore had no choice but to utilise the funds. This is basically due to the NHIS not meeting the health needs of PWDs and their families.

2.2.6 Impact on PWDs Businesses

The strong correlations between disability and poverty, discrimination, and exclusion render it a matter of human rights and development in Ghana (Asuman et al.,2020). WHO (2011) has declared that poverty among PWDs violates their fundamental rights (Opoku & Nketsia, 2021).

Poverty has a dual impact on individuals with disabilities. Firstly, having a disability reduces the income of the family, as usually a family member who is able-bodied must give up employment opportunities to take care of the disabled family member. Secondly, individuals with impairments are typically unable to engage in employment and consequently depend on others for assistance.

Despite the success of individuals with disabilities in obtaining employment, they often face the issue of being underemployed or underpaid, resulting in a decrease in their earning capacity (Kassah, 2008; Opoku, Mprah, McKenzie, Sakah, & Badu, 2018). This necessitated the establishment of the disability fund at the district level to address them by providing funds to help erect sustainable businesses for PWDs. A study conducted by Ephraim, Naami, and Boateng (2022) found that most PWDs used their money for start-ups, with few of them spending it to

expand on already existing businesses. They further stated that some respondents expressed frustration with the inadequate money they were given for their businesses (Ephraim et al., 2022). As indicated by a female hearing impaired: “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”.

The findings from Darkwah et al (2019) revealed that a significant proportion (60.2%) of Persons with Disabilities (PWDs) in the Asuogyaman District received an amount ranging from GHC 250.00 to GHC 500.00, which was their entitled amount. Additionally, 21% of PWDs received an amount ranging from GHC 150.00 to GHC 300.00. Participants in the study verified that the money was insufficient to meet the needs of their businesses, themselves and their families. The influence of the money transfer on the socio-economic well-being of beneficiaries depends on the amount of funds received and their contribution to the overall family income. Therefore, with the little money received, PWDs cannot invest in their businesses to improve their livelihoods and that of their families (Tabor, 2002; Darkwah et al, 2019).

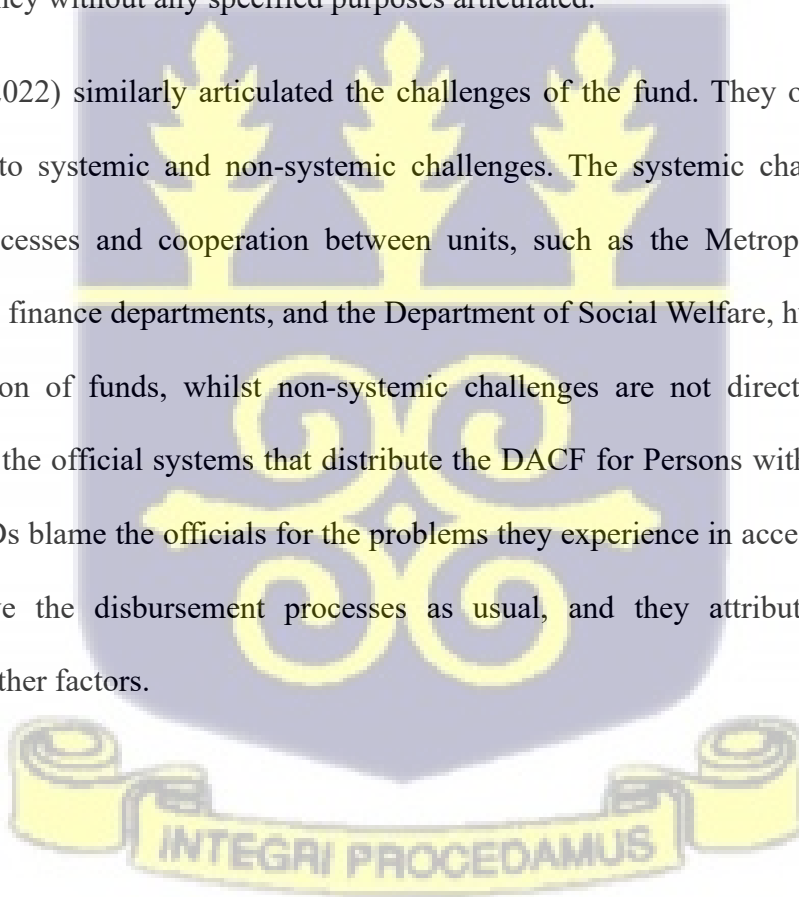
From the above studies, it can be ascertained that cash transfer policies such as the disability fund are great for reducing poverty and promoting the welfare of PWDs. As argued by Opoku & Nketsia (2021), several studies in several African nations have thoroughly examined the experiences of PWDs regarding cash assistance. Consistently, there have been reports indicating that persons with disabilities (PWDs) encounter obstacles while trying to obtain these monetary grants. This has therefore led to the limited finances compelling beneficiaries to allocate them towards consumables rather than directing them towards productive endeavours. As a result, PWDs

develop a reliance on the government for their entire lives due to insufficient financial resources to support themselves sustainably (Opoku & Nketsia, 2021).

2.2.7 The challenges PWDs encounter in accessing the disability fund in Ghana.

According to Adamtey et al. (2018), the results of their study indicate that the implementation of the disability fund policy cannot be deemed successful. The challenges encompass insufficient adherence to the criteria by the District Assemblies, irregularity in the organisation of data for the distribution of the fund, and a restricted number of recipients. They further talk about the insufficiency of the funds distributed, the allocation of a set amount for various reasons, and the allocation of money without any specified purposes articulated.

Ephraim et al (2022) similarly articulated the challenges of the fund. They on the other hand, divided them into systemic and non-systemic challenges. The systemic challenges regarding bureaucratic processes and cooperation between units, such as the Metropolitan Assembly's budget, auditing, finance departments, and the Department of Social Welfare, hurt the quality and timely distribution of funds, whilst non-systemic challenges are not directly caused by the government and the official systems that distribute the DACF for Persons with Disabilities. The beneficiary PWDs blame the officials for the problems they experience in accessing funds, while officials perceive the disbursement processes as usual, and they attribute the difficulties encountered to other factors.



2.2.8 Insufficient funds given to beneficiaries and a mismatch between requested items and those received:

One of the most persistent challenges confronting the effective implementation of the Disability Fund is the inadequacy of financial allocations to beneficiaries. The fund, intended to serve as a tool for poverty reduction and empowerment, has been widely criticised for its inability to provide sufficient capital to enable meaningful economic participation among persons with disabilities (PWDs). Studies consistently demonstrate that the disbursements made to beneficiaries are often too small to sustain business ventures or educational pursuits, undermining the fund's long-term developmental objectives.

Opoku et al. (2018) found that beneficiaries across several districts in Ghana perceived the financial support received from the Disability Fund as grossly insufficient. In their study, all seven respondents expressed dissatisfaction with the amounts disbursed, asserting that they could neither expand existing businesses nor establish viable new ones. These findings highlight a significant gap between the fund's stated purpose of promoting economic self-reliance and its practical outcomes. Similarly, Ephraim et al. (2022) noted that recipients frequently struggled to use the limited funds effectively. A 64-year-old female with hearing impairment in their study reported that the GHC 1,000 she received only covered partial costs of materials for a tie-and-dye business, leaving her unable to purchase the necessary equipment to operate fully. Such evidence illustrates that the magnitude of support provided rarely matches the scale of beneficiaries' entrepreneurial ambitions, rendering many initiatives unsustainable.

Inadequate funding also has indirect repercussions for the educational advancement of PWDs. Opoku et al. (2019) found that some individuals could not access the fund to finance their schooling, while others received delayed or no responses to funding requests. Participants

attributed this to both administrative inefficiency and chronic underfunding of the Disability Fund. As one respondent reported, prolonged postponements in fund release prevented him from paying school fees, ultimately forcing him to abandon his education. This underscores the systemic weaknesses in fund management that perpetuate educational deprivation among PWDs, thereby limiting their human capital development and employability. Another critical concern raised by both Opoku et al. (2018) and Ephraim et al. (2022) is the mismatch between items requested and those received. In several cases, beneficiaries reported being given smaller amounts of money than they had applied for, while others received goods instead of cash, often of inferior quality. Ephraim et al. (2022) documented instances where requested funds for agricultural projects were replaced with irrelevant or substandard materials, and in some cases, no support was received at all. Such mismatches not only undermine beneficiaries' trust in the allocation process but also reflect inconsistencies in needs assessment and distribution procedures at the municipal level. These findings reveal systemic inefficiencies in both the financial and administrative dimensions of the Disability Fund. The insufficient and inconsistent funding undermines the programme's potential to empower PWDs economically or academically, while the mismatch between requested and supplied items highlights deeper issues of accountability and participatory governance. As Adamtey et al. (2018) and Ephraim et al. (2022) suggest, improving the fund's effectiveness requires more transparent needs assessments, realistic budget allocations, and consistent monitoring mechanisms to ensure that resources align with beneficiaries' actual requirements. Addressing these challenges is essential if the Disability Fund is to move beyond symbolic inclusion toward genuine empowerment and sustainable livelihoods for PWDs in Ghana.

2.2.9 The inconsistency in data organisation for the disbursement of the fund

The analysis by Adamtey et al (2018) uncovered discrepancies in the organisation of data on the allocations provided to persons with disabilities (PWDs) among different districts. They suggest that in some districts the support provided to the PWDs did not include a provision for obtaining their signature as proof of receipt. This has therefore weakened the ability to coordinate, monitor, and evaluate activities at both the regional and national levels.

Ashiabi, E. E., & Avea, A. P. (2019) also state that according to their data, the majority of districts (65.4%) possess data about Persons with Disabilities (PWDs) within their authority. However, these databases can be characterised as mere compilations of names, lacking in comprehensive information. The remaining 34.6% lack any data regarding Persons with Disabilities (PWDs) in the district. The lack of sufficient data that categorises persons with disabilities (PWDs) based on their specific needs leads to challenges in evaluating the eligibility of recipients and ensuring fairness in the distribution of the Disability Fund and Care for PWDs Fund (DAFC).

2.2.10 The inability to access the fund

Ephraim et al. (2022) argued that one of the fund managers, who took part in the study, verified that the uneven disbursement of the fund is a significant systemic barrier. However, he attributed the failure to the government's irregular payments to the fund as well as other necessary legal protocols that must be adhered to. A key female informant of the study stated that: “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.”

A significant number of participants (31) reported multiple unsuccessful attempts in applying for the grant. Although certain elderly participants accused the committee in charge of distributing funds of favouring applicants who utilise the cash for educational purposes, the executives expressed their anger with the significant number of their members who were unable to obtain the grant. (Opoku et al., 2018). A female PWD interviewed expressed her frustrations when she said, “I have applied for the funds for four years now, but I haven’t received anything. One of our leaders told me that the government has yet to release [the funds]. I heard the money is supposed to come to us quarterly, but that is not the situation on the ground.”

2.2.11 Limited access to information on the Disability Fund

Respondents were asked about their knowledge of the total amount allocated by the government, from which the 3% distribution for Persons with Disabilities (PWDs) was derived. Almost all participants reported that they had never been informed and were completely unaware of the total funds disbursed by the government to the Metropolitan, Municipal, and District Assemblies (MMDAs). Many persons with disabilities indicated that they were unaware of the timing of the Disability Fund's disbursement to the assemblies (Opoku & Nketsia, 2021). The executive participants awarded grants on behalf of their members, asserting that the MMDAs intentionally concealed information about the application process and the criteria for distributing funds to their members. Thirteen non-executive participants have alleged that the MMDAs and the directors of the Department of Social Welfare, who are members of the fund management committee, intentionally concealed information pertaining to the application process and the timeline for beneficiaries to obtain their share of the fund (Opoku et al, 2018).

As one of the hearing impaired succinctly puts it, “... Who will give you that information? They won’t tell you, and we have tried to have access to that information without success. When you ask the finance officer, he will tell you DCE told him not to tell us”.

2.2.12 The delays in the release of funds

There have been delays in the release of funds over the past decade, as contained in several news reports. According to a Daily Graphic news report in 2017(19 November 2017), the President of the Upper East Region Chapter of GFD voiced dissatisfaction with the non-disbursement of the fund, despite its inclusion in the budget for the 2017 fiscal year. The postponement of fund disbursement is causing significant distress to persons with disabilities (PWDs) in this region. Therefore, we urge the administrator of the District Assembly Common Fund (DA CF) to expedite the processes for fund release, allowing PWDs to engage in educational pursuits and income-generating activities. Daily Graphic (19 November 2017). The potential consequences of the payment delay are expected to have a negative impact on the welfare of persons with disabilities (PWDs) and may undermine the objectives of the Disability Fund, which aims to improve public views through meaningful employment.

Again, according to Opoku et al. (2018) both recipients and non-recipients expressed dissatisfaction with the lengthy duration of time it takes to get the grant. Although the grant is intended to be distributed every three months, recipients reported that it took many years before they received the grant. This, therefore, affected the income-generating activities the PWDs could invest in due to economic factors such as inflation. One of the female responders stated, “I do not believe that is how the government operates.” Occasionally, individuals will enquire about the Common Fund [the DCF], although they will inform us that the funds are unavailable. The funds are expected to be disbursed periodically; nevertheless, they predominantly arrive annually. There

are instances when we were informed that the government did not allocate any funding to the assembly.

2.3 Theoretical Framework

This study is anchored on two complementary theories: the Human Rights Model of Disability and Amartya Sen's Capability Approach. Together, these frameworks provide a multidimensional understanding of how the Disability Fund influences the livelihoods and well-being of persons with disabilities (PWDs) in the Ga East Municipality.

2.3.1 Human Rights Model of Disability

The Human Rights Model of Disability emerged as a response to the limitations of the medical and charity models, which treated disability as an individual defect or a matter of pity. According to Degener (2017), this model redefines disability as a social construct that results from the interaction between individuals with impairments and attitudinal or environmental barriers that restrict their full participation in society. It recognises PWDs as rights-holders entitled to equality, dignity, and inclusion within all spheres of life (Quinn et al., 2002). This model aligns with the principles of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006), which emphasises accessibility, non-discrimination, participation, and equal opportunity.

In the context of this study, the Human Rights Model provides the normative foundation for assessing whether the Disability Fund operates in accordance with these principles. It allows for an examination of whether the fund promotes or inhibits equality, inclusion, and empowerment among PWDs in the Ga East Municipality. As Berghs et al. (2019) argue, a rights-based approach to disability shifts focus from charity and welfare to empowerment, participation, and accountability. Thus, the model helps in analysing whether the administration and utilisation of the

Disability Fund respect the rights of beneficiaries and contribute to social justice rather than perpetuating dependency.

2.3.2 Capability Approach

The Capability Approach, proposed by Amartya Sen (1999) and expanded by Martha Nussbaum (2011), complements the Human Rights Model by focusing on individuals' actual freedoms to achieve well-being. It evaluates development not merely in terms of income or resources but through people's capabilities, their real opportunities to live lives they have reason to value (Sen, 1999). In the context of disability, this means assessing the extent to which individuals can access education, employment, social participation, and independence (Mitra, 2018).

Applied to this study, the Capability Approach provides an analytical lens to determine whether access to and utilisation of the Disability Fund enhances the functional capabilities and freedoms of PWDs. It emphasises empowerment, autonomy, and well-being as essential outcomes of social policy interventions. This approach enables the study to move beyond financial metrics to evaluate how the fund expands beneficiaries' choices, agency, and ability to live dignified lives.

Integrating both the Human Rights Model and the Capability Approach, this study combines the principles of rights and capabilities. The Human Rights Model ensures that PWDs are treated as equal citizens with inherent rights, while the Capability Approach examines whether those rights translate into real improvements in their lives. Together, they provide a comprehensive theoretical basis for evaluating the Disability Fund as both a social justice mechanism and a development instrument for inclusion and empowerment in the Ga East Municipality.

2.4 Conceptual framework

The conceptual framework for this study is derived from the integration of the Human Rights Model of Disability and Amartya Sen's Capability Approach. Together, these theories provide a multidimensional understanding of how the Disability Fund influences the livelihoods and well-being of persons with disabilities (PWDs) within the Ga East Municipality. The framework illustrates the interaction between the fund (independent variable), the socio-economic empowerment outcomes (dependent variables), and the mediating and contextual factors that may affect the strength of these relationships.

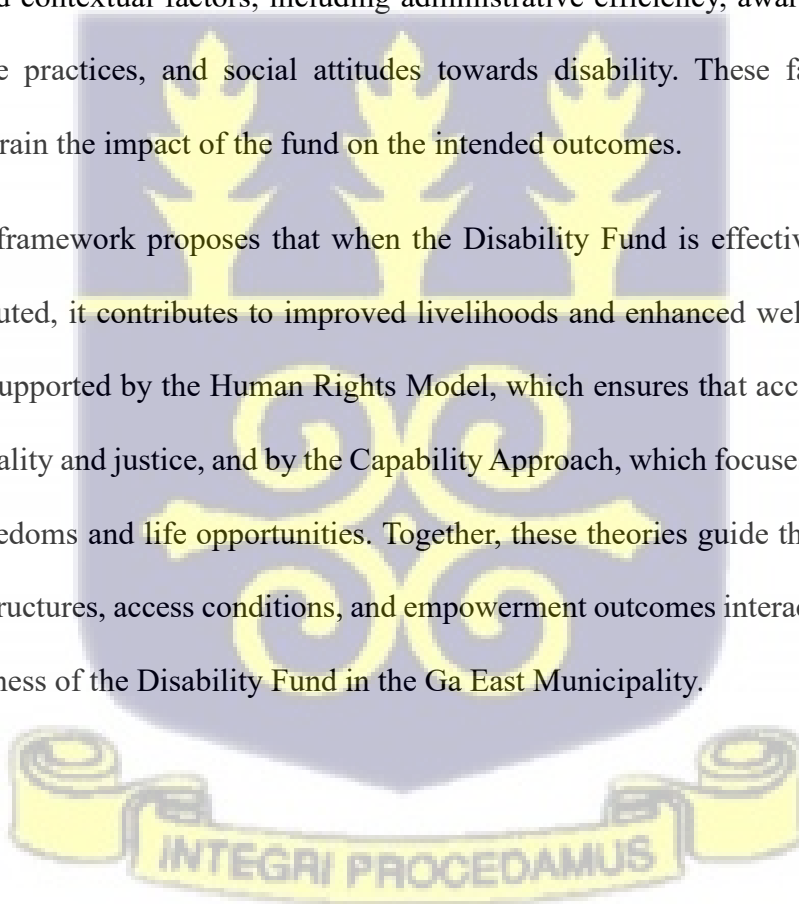
The independent variable in this study is the Disability Fund, which represents the resources and institutional mechanisms designed to enhance the social and economic inclusion of PWDs. It includes aspects such as accessibility of the fund, adequacy of financial allocations, timeliness of disbursements, and transparency in administration. The Human Rights Model underpins this variable by emphasising the obligation of the state and its agencies to ensure equitable access to social protection resources without discrimination (Degener, 2017). This model posits that access to the Disability Fund is a matter of justice and entitlement rather than charity. Therefore, an effective and inclusive implementation process should uphold the rights of PWDs to participate meaningfully in development initiatives.

The dependent variables are livelihoods and well-being. Livelihoods are conceptualised in terms of income generation, employment opportunities, skills development, and the ability of PWDs to sustain their daily needs. Well-being, on the other hand, encompasses broader aspects such as self-reliance, social inclusion, dignity, and quality of life. The Capability Approach (Sen, 1999; Nussbaum, 2011) provides the analytical basis for assessing these outcomes. It suggests that the provision of financial or institutional support is not sufficient unless it expands individuals' real

freedoms and functional capabilities. Hence, the framework assumes that effective access to and utilisation of the Disability Fund should enhance PWDs' capabilities to work, earn income, and participate actively in their communities, ultimately improving their well-being.

The relationship between the Disability Fund and the livelihoods of PWDs is expected to be direct and positive, meaning that increased access to the fund should enable beneficiaries to engage in productive economic activities. Similarly, the relationship between livelihoods and well-being is assumed to be complementary, as improved economic conditions contribute to greater independence, self-esteem, and social participation. However, these relationships are influenced by mediating and contextual factors, including administrative efficiency, awareness of the fund, local governance practices, and social attitudes towards disability. These factors may either enhance or constrain the impact of the fund on the intended outcomes.

The conceptual framework proposes that when the Disability Fund is effectively managed and equitably distributed, it contributes to improved livelihoods and enhanced well-being of PWDs. This process is supported by the Human Rights Model, which ensures that access is grounded in principles of equality and justice, and by the Capability Approach, which focuses on the expansion of functional freedoms and life opportunities. Together, these theories guide the analysis of how administrative structures, access conditions, and empowerment outcomes interact to determine the overall effectiveness of the Disability Fund in the Ga East Municipality.



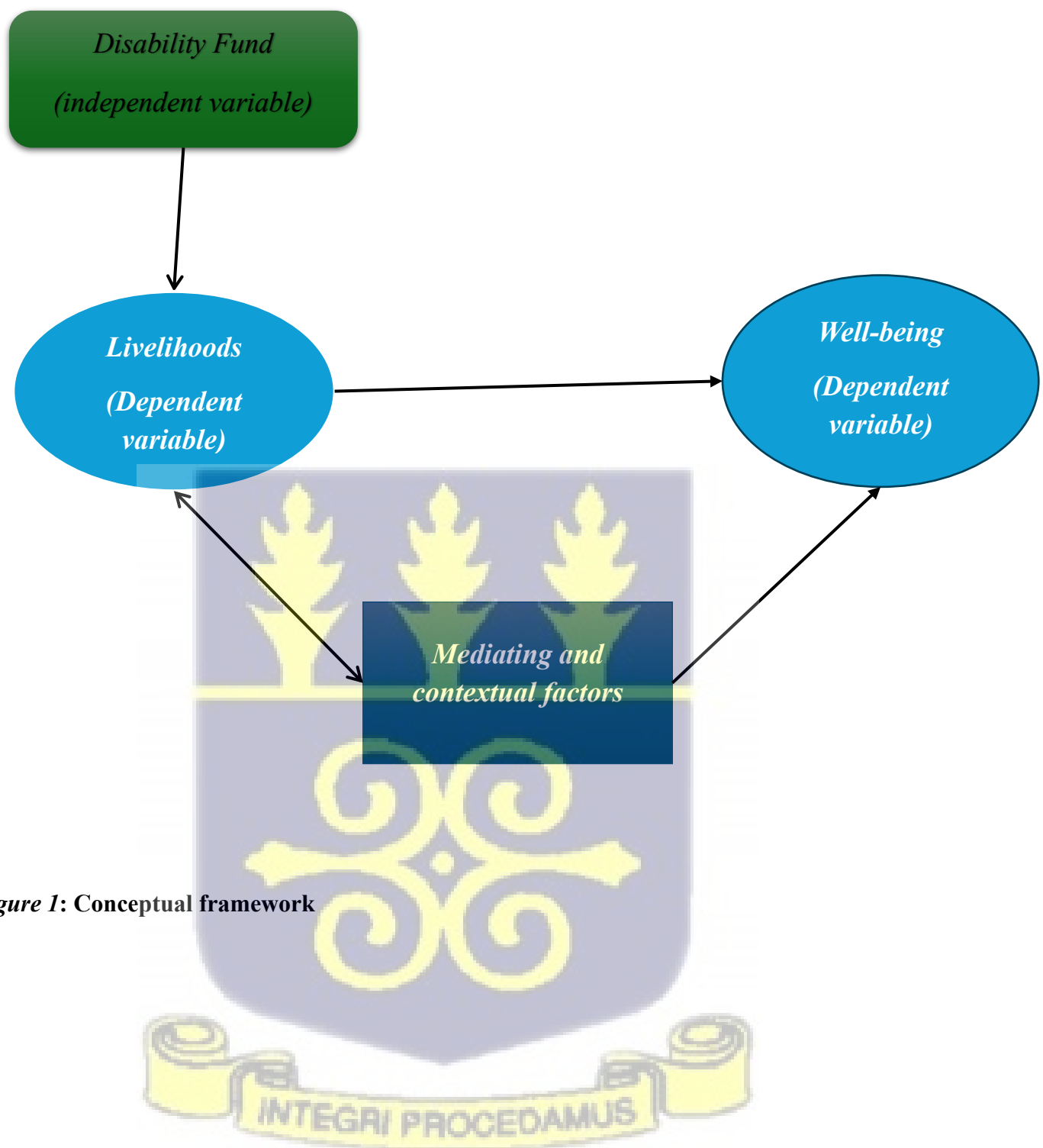


Figure 1: Conceptual framework

CHAPTER THREE:

METHODOLOGY

3.1 Introduction

This section comprises four sub-sections. These include the profile of the study area, the methods of data collection and analysis, ethical considerations, and limitations of the study.

3.2 Profile of Study Area and Methodology

3.2.1 Legal status

The Ga East Municipal Assembly (GEMA) was constituted as a district in 2004 with Parliament's enactment of Legislative Instrument 1589. It was designated as a municipality in 2008 by the enactment of Legislative Instrument 1864. The La-Nkwantanang Madina Municipal Assembly (LaNMMA) was separated from it in 2012 (GEMA, 2021).

3.2.2 Location

The Greater Accra Region comprises twenty-six (26) Metropolitan, Municipal, and District Assemblies (MMDAs), including the Ga East Municipal Assembly. The Assembly is situated at a latitude range of 40°N to 50°N and a longitude range of 104°W to 20°W. The location of the area is in the northern part of the Greater Accra Region, and it covers a land area of approximately 67 square kilometres. Abokobi serves as the capital of the Municipal Assembly. The municipality is bordered by the Ga West Municipal Assembly (GWMA) to the west, while the La-Nkwantanang is situated east. The Municipal Assembly (LaNMA) is bordered to the south by the Ayawaso West Municipal Assembly and to the north by the Akwapim South District. The Municipality is separated into two administrative Zonal Councils, specifically the Abokobi Zonal Council and the

Dome Zonal Council, made up of 10 elected assembly members and 5 government appointees (GEMA, 2021). Figure 2 below shows the map of the Ga Municipal Assembly.



Figure 2: Map indicating the location and aerial perspective of the municipality.

Source: Ga East Municipal Assembly Medium Term Plan, 2022-2025

3.3 Socioeconomic description

3.3.1 Population

The population of Ga East Municipal in 2021 was 283,379, with females (143,364) accounting for 50.6 per cent and males (140,015) accounting for 49.4 per cent. The growth of the population is mainly due to migration inflows. The Akan ethnic group comprises the highest proportion (55.7%) of the population in the municipality, followed by the Ewe group (21.6%), the Ga-Dangme group (11.5%), and the Mole-Dagbani group (4.7%). The remaining ethnic groups, including Gurma, Mande, Grusi, Guan, and others, make up 6.5 per cent of the population. The Christian Religion is affiliated with around 89.7% of the municipality's inhabitants, while the Islamic Religion is linked with 6.6%. Only a small fraction, specifically 0.1%, identify as traditionalists, while a further 1.2% adhere to other religious beliefs. 2.4% of the population does not adhere to any religious beliefs. The literacy rate in Ga East is 92.4% for individuals aged 6 and over. This rate is higher among males (94.5%) compared to females (90.4%) (GSS PHC, 2021).

The Municipality has many individuals within the working age group, specifically those aged 15-64 years. The dependency ratio is a modest 52 percent, indicating a reduced burden on individuals responsible for supporting their dependents. The active labour force rate is 70 per cent, with 92.1 per cent of them employed and 7.9 per cent jobless. The remaining 30 per cent of economically inactive individuals encompass individuals in roles such as homemakers, students, individuals who are either too young or too elderly to engage in employment, retirees, or persons with disabilities (GEMA, 2021).

3.3.2 Land Tenure System

The land within the Municipality is owned by chiefs, clan leaders, or heads of families who hold it in a fiduciary capacity for the benefit of their subjects. Alternatively, land could be obtained by methods such as direct acquisition, renting, leasehold, and sharecropping (nnoboa). The inheritance of these properties from parents or grandparents has resulted in a significant amount of land transactions, along with the associated legal issues and conflicts over traditional leadership. This situation has also led to the swift depletion of agricultural fields, resulting in a corresponding rise in unemployment and food production. Furthermore, the town has been facing the issue of agricultural lands being converted into real estate developments. Finally, the protection of wetlands and water bodies has been so tedious because landowners continue to sell protected areas to developers who notoriously build without permits (GEMA, 2021).

3.3.3 Infrastructure

It is noteworthy that around 65% of the district's total geographical area is inhabited by the urban population. This signifies a highly crowded urban area, which leads to increased strain on social infrastructure and land resources. The most populated areas are Kwabenya, Taifa, Dome, and Haatso. Road travel is the primary mode of transport in the Municipality. The road infrastructure within the municipality is adequately developed, with connections to neighbouring urban centres. Finally, the Municipality has 1 standard hospital and 40 CHPS compounds as well as over 350 public and private schools (GEMA, 2021).

3.3.4 Economic Activities

There are 3 main economic activities in the Municipality which are commerce, service and industry (GEMA, 2021). The services sector is the dominant force in the municipality's economy,

employing 78.9 percent of individuals aged 15 and above. Industry and agriculture make up 19.5 per cent and 1.6 per cent of the working population, respectively (GSS PHC, 2021). According to the Ga East MPCU, the highest population of the labour force (29.8%) is employed in the repair of motor vehicles and motorcycles. On the other hand, agriculture serves as the primary means of sustenance for around 70% of the rural populace. Most farmers are small-scale landowners, primarily cultivating crops and raising livestock as their main livelihoods (GEMA, 2021).

3.4 Research Design

3.4.1 Introduction

Creswell (2014) asserts that "Research designs are categories of inquiry within qualitative, quantitative, and mixed methods approaches that offer explicit guidance in research." As discussed by Creswell (2014), they are strategies of inquiry that make it easier to conduct your research project. Furthermore, a study design also specifies the presence of a treatment or intervention, the specific nature of that treatment or intervention, and the type of comparison that will be done between different groups receiving the treatment. The research design outlines the approach for managing extraneous variables, improving the interpretability of the study, determining the schedule and frequency of data collection, specifying the data collection environment, and establishing guidelines for data interpretation.

As posited by Creswell (2014), research designs have three main components that are quantitative, qualitative, and mixed methods. He defines qualitative research as involving in-depth interviews/focused group discussions (FGDs) and observations that give a better description and understanding of a particular phenomenon. On the other hand, quantitative research is the use of

experimental or non-experimental designs, such as surveys, to either determine whether a specific treatment influences an outcome or involves examining a subset of a population to provide a numerical representation of trends, attitudes, or opinions. Mixed methods research involves the integration of qualitative and quantitative research methodologies into a singular investigation.

According to Snape and Spencer (2003), certain elements give qualitative research its unique qualities such as acquiring knowledge about the social and material conditions, experiences, viewpoints, and histories of study participants, one can gain a comprehensive and analysed understanding of their social environment, seeing social events in terms of processes instead of in fixed terms as well as practising empathic neutrality which involves the researcher utilising personal understanding while maintaining a non-judgmental position (Ritchie and Lewis, 2003:3). Therefore, the study would use qualitative research to collect and analyse the data.

This study categorically adopted a qualitative research design. The qualitative design was deemed most appropriate because the study sought to explore the lived experiences, perceptions, and challenges of persons with disabilities (PWDs) in relation to the Disability Fund within the Ga East Municipality. This approach allowed for the collection of detailed, contextualised, and descriptive data through interviews and document analysis, which facilitated a deeper understanding of how the fund influences beneficiaries' livelihoods and well-being. The qualitative design aligns with the interpretivist paradigm, which emphasises meaning-making from participants' perspectives rather than testing predetermined hypotheses. It enabled the researcher to explore how PWDs perceive the adequacy, accessibility, and impact of the Disability Fund in addressing their socio-economic needs. The use of qualitative methods also made it possible to capture the complexity of beneficiaries' experiences, including barriers, successes, and perceptions of fairness in fund disbursement. Thus, the study's qualitative design provided the flexibility and

depth required to investigate social and administrative processes in their natural settings, producing rich insights into the real-world functioning of the Disability Fund in the Ga East Municipality.

3.4.2 Research Paradigm

This study is grounded in the constructivist paradigm, which asserts that reality is created through social interactions and is influenced by individual perspectives. Creswell posits that constructivists assert individuals strive to comprehend the world in which they exist and operate. Individuals construct subjective interpretations of their experiences, which are oriented towards specific objects or entities. The meanings are diverse and numerous, prompting the researcher to explore the complexity of perspectives instead of reducing meanings to a limited set of categories or concepts. The researcher aims to interpret the meanings that others attribute to the world (Creswell 2014:37). Constructivism is suitable for this study since it lets one delve deeply into the personal experiences and interpretations people attach to such experiences.

3.4.3 Research Approach

This research employed the phenomenological approach, which would provide a detailed description of the experiences of persons with disability (Creswell, 2014). It is appropriate for this study because it emphasises knowing the essence of experiences from the participants' viewpoints. Qualitative research, particularly employing phenomenological methodologies, aims to reveal the significance and fundamental nature of individuals' lived experiences. For PWDs, these encounters are complex and profoundly personal, involving aspects related to physical well-being, society, finances, and emotional dimensions. The qualitative technique enables researchers to explore these intricacies, capturing the richness and depth of the narratives of PWDs. Qualitative research diverges from quantitative approaches by emphasising the subjective viewpoints of participants

rather than measurable variables and statistical relationships. This approach enables a nuanced comprehension of the reality experienced, which is crucial for gaining a comprehensive understanding of the issues. This contextual understanding is essential for recognising obstacles to inclusion and autonomy as well as for comprehending the unique requirements and difficulties faced by PWDs in various settings.

Again, because of its intrinsic flexibility, qualitative research enables researchers to modify their inquiries in response to emerging themes and findings. This flexibility allows for an open-ended investigation of topics that may not have been initially expected, which makes it very useful when researching PWDs. This iterative procedure is in line with the phenomenological focus on revealing the fundamental nature of lived experiences, guaranteeing that the research stays attuned to the participants' realities.

To add to this, it produces comprehensive and intricate data that can better guide policy and practice compared to solely relying on aggregated statistics indicators. Qualitative research emphasises the human effect of policies and programmes by delivering detailed accounts of the experiences of PWDs. This provides vital insights for stakeholders who are interested in enhancing disability support systems. These comprehensive reviews can expose gaps in existing programmes, pinpoint effective strategies, and propose customised measures that cater to the distinct requirements of PWDs.

Finally, the application of Dependency Theory in this research highlights the appropriateness of the approach. Qualitative research, which emphasises personal narratives and contextual understanding, is ideal for investigating these interactions. This allows for a thorough analysis of how government support structures impact the autonomy and development of PWDs, offering valuable insights necessary for assessing the effectiveness and influence of these support systems.

3.4.4 Study Population

The target population is persons with disabilities within the Ga East Municipality. This would focus on men, women, and children who have benefited or not benefited from the disability fund. This would help us gather information on the type of support (economic assistance, education or health) and how this has improved the standard of living of persons with disability. It also interviewed staff of the community development and social welfare department, as well as disability fund management committee (DFMC) members. This was to help gain a deeper understanding of their perspective on the issues addressed by the recipients and the difficulties associated with the administration and allocation of the disability fund.

3.4.5 Sampling size and sampling techniques

Purposive sampling, a non-probability sampling technique, was used for this study. The researcher chooses respondents based on characteristics or criteria. This method is employed when the researcher desires to guarantee that specific attributes are adequately represented in the sample. For instance, the gender (female or male), as well as the ages and knowledge about the disability fund, were considered crucial for this study. It was used to find respondents for the in-depth interviews for the research.

Using this sampling method, two members of the DFMC, ten (10) PWDS who have either benefited from or not from the fund and staff of the community development and social welfare department were also selected and interviewed. According to Creswell (2014), sample size in qualitative research depends on the design being employed. For instance, a phenomenological approach typically ranges from three to ten participants. According to Charmaz (2006), data collection should cease when the categories or themes reach a state of saturation. This situation

arises when the acquisition of new data ceases to produce innovative insights or reveal further characteristics (Creswell, 2014:239).

This sampling design is determined by the researcher's discretion in selecting individuals who can supply the most valuable information to achieve the study's objectives (Shawkat & Parveen, 2017). The type of purposive sampling employed in this study is criterion sampling, where participants are chosen based on predefined criteria relevant to the research question. Purposive sampling is a cost-effective and easily accessible method that specifically selects individuals who are relevant to the research design (Etikan & Bala, 2017).

3.4.6 Data collection procedures

The process of data collection involves defining the parameters of the study, gathering data through unstructured or semi-structured observations and interviews, examining documents and visual materials, and devising a strategy for documenting the collected information (Creswell, 2014).

The structured and semi-structured interviews were conducted in person. In-depth interviews were primarily employed to acquire primary data from both PWDs, leaders of GFD, and key administrators. Interviews were done individually, and the information obtained was documented using note-taking and audio recording devices.

3.4.7 Data Management and Analysis

According to Matthews and Ross (2010:373), thematic analysis systematically examines and interprets raw data to find and understand important concepts or patterns. Thematic analysis is defined as "a process of segmentation, categorisation, and relinking of aspects of the data prior to final interpretation" (Grbich, 2007:16).

I initially reviewed the field notes and thoroughly reviewed all transcribed interviews. This was conducted to identify common ideas and themes within the responses provided by the participants in response to the posed questions. Subsequently, I employed thematic analysis to organise and categorise the identified themes, allowing for a deeper exploration of the participants' perspectives and experiences. The framework was selected due to its flexibility and capacity to find patterns and themes in qualitative data.

3.4.8 Ethical Considerations

To uphold the requisite ethical standards and appropriate conduct in this research, I secured written authorisation from my supervisor. The researcher secured approval from the Department of Social Welfare and Community Development and the Leadership of the GFD before initiating the study. The participants were assured of confidentiality and informed that the survey was exclusively for academic purposes. Participants were not obligated to provide information. Only individuals who expressed interest in participating in the study were considered, and their rights were fully upheld. To maintain optimal confidentiality, codes were utilised to replace the identities of the respondents. Nonetheless, the codes were methodically produced to enable the researcher to follow up with any respondent if required.

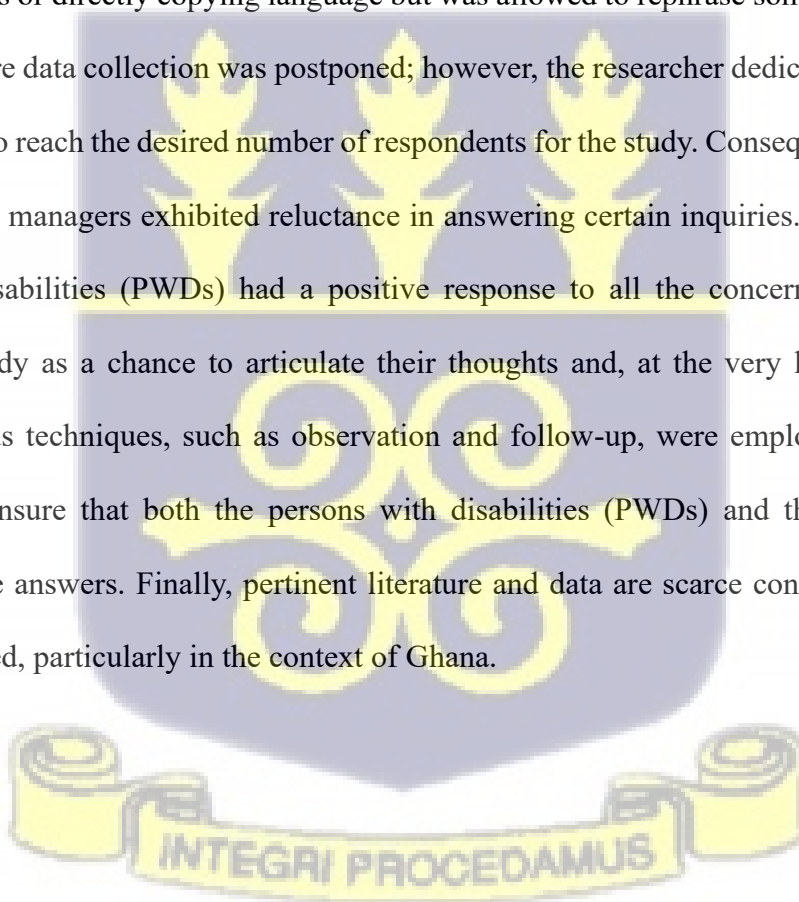
34.9 Limitations of the Study

The investigation, albeit meticulously executed, encountered certain obstacles and impediments. Several constraints were present, including the following:

The researcher had challenges in communicating with individuals who had hearing and speech impairments, resulting in the need to terminate several interviews.

The individuals with disabilities (PWDs) were interviewed using the local languages (Akan and Ga), which presented challenges of potential distortion due to the limited vocabulary in these languages. This limitation could result in the loss of the accurate meaning and effectiveness of important terms. Nevertheless, the researcher made a concerted effort to inquire into the questions multiple times using various approaches to validate the provided solutions.

Acquiring important information from the Fund Administrators, including the financial and quarterly statements of the District Disability Fund Management Committee, as well as the list of beneficiaries, proved to be challenging. The researcher was prohibited from making photocopies of any documents or directly copying language but was allowed to rephrase some sections of their findings. The core data collection was postponed; however, the researcher dedicated the necessary amount of time to reach the desired number of respondents for the study. Consequently, it was seen that several fund managers exhibited reluctance in answering certain inquiries. Nevertheless, the persons with disabilities (PWDs) had a positive response to all the concerns raised, as they regarded the study as a chance to articulate their thoughts and, at the very least, be heard by someone. Various techniques, such as observation and follow-up, were employed to verify the responses and ensure that both the persons with disabilities (PWDs) and the fund managers provided reliable answers. Finally, pertinent literature and data are scarce concerning the issues being investigated, particularly in the context of Ghana.



CHAPTER FOUR

FINDINGS/RESULTS AND DISCUSSION

4.1 Introduction

In this chapter, the researcher presents the findings and discussion of the study “Assessing the impact of the disability fund on the livelihoods and well-being of persons with disabilities: the case of the Ga East Municipality of Ghana.” The chapter is divided into two main sections: findings and discussion. I presented the findings, and thereafter, the discussion section followed. The research employed a phenomenological approach to provide a detailed description of the experiences of PWDs, both beneficiaries and non-beneficiaries of the fund, as well as the perspectives of the administrators responsible for managing the disability fund.

4.2 Demographic Distribution of Respondents

The data was collected through comprehensive interviews with a total of 12 respondents, including 5 beneficiaries, 5 non-beneficiaries of the disability fund, 2 administrators from the community development and social welfare department, and the disability fund management committee (DFMC).

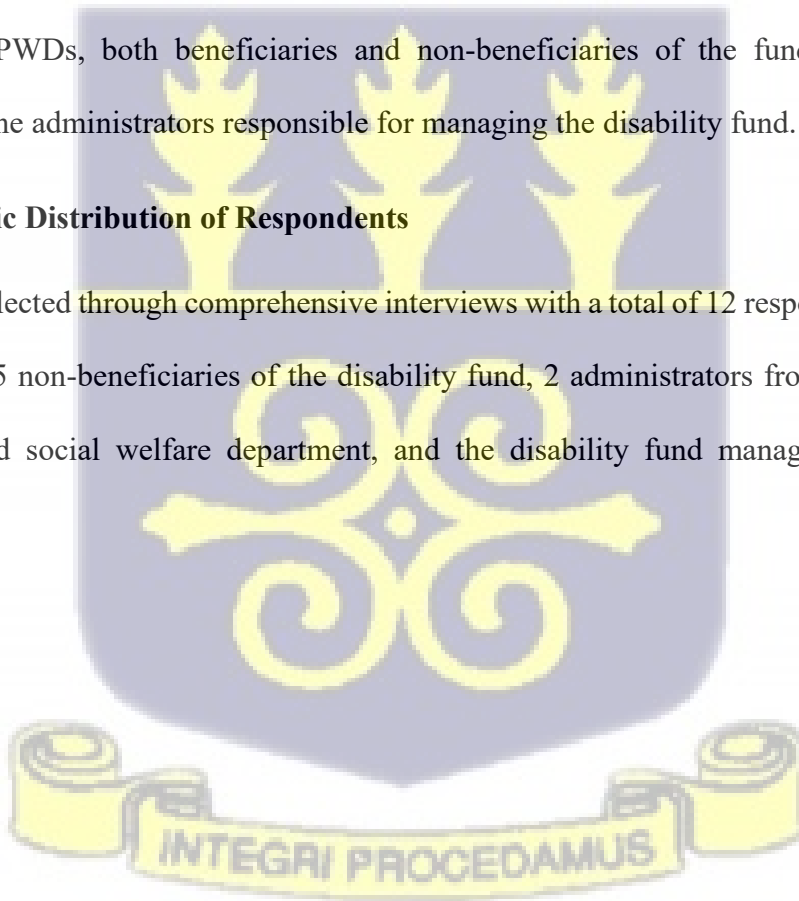


Table 1 Demographic Distribution of Respondents

Respondent Type	Age	Gender	Type of Disability	Duration of Disability	Educational Background	Employment Status
Non-Beneficiary	78	Female	Amputated leg	2 years	None	Unemployed
	61	Male	Physically disabled	From childhood	N/A	Employed
	57	Female	Amputated leg	5+ years	None	Unemployed
	53	Female	Physically disabled	20+ years	SHS dropout	Unemployed
	69	Male	Blind	20+ years	SHS dropout	Unemployed
Beneficiary	60	Female	Amputee	27 years	None	Employed
	64	Male	Paralysed from the waist down	20+ years	SHS	Employed
	49	Female	Diabetes	10+ years	None	Employed
	68	Male	Leg problem	2 years	SHS dropout	Employed
	52	Male	Crippled	From childhood	SHS dropout	Employed
Administrator	N/A	N/A	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A	N/A	N/A

The non-beneficiary respondents represent a diverse group in terms of age, gender, and type of disability. Their ages ranged from 53 to 78 years. The disabilities include amputated legs, physical disabilities, and blindness, showing the varied needs and experiences of persons with disabilities in the municipality. The educational backgrounds of the non-beneficiaries also vary from no formal education to SHS dropouts which means that the disability fund is reaching individuals across the socioeconomic spectrum.

Beneficiary respondents exhibit similar diversity, with ages ranging from 49 to 68 years. The types of disabilities include amputations, paralysis, and diabetes, which again show a broad spectrum of support offered by the disability fund. Notably, all beneficiary respondents are reported to be employed, which can be translated to mean that the fund's interventions may have played a role in enabling economic activity and self-sufficiency.

Administrator respondents offered an interesting viewpoint on the management and implementation of the disability fund. The first administrator, with over two decades of experience in the field, described their role in organising and assisting persons with disabilities, particularly in terms of logistical support and advocating for their needs. The second administrator, serving as the secretary to the fund, offered knowledge of the application process, eligibility criteria, and challenges faced in ensuring transparency and accountability in the distribution of funds.

The demographics give us a clear picture of the stakeholders involved in the disability fund program and how their perspectives would become so important in assessing the true impact and effectiveness of disability funds.

4.3 Findings and Analysis

Data analysis was conducted using an inductive thematic approach in which themes were developed based on the research objectives.

The key themes that emerged from the data are discussed under each of the three research objectives.

1. Examine the contribution of the disability fund to improving the standard of living of PWDs in Ga East Municipality.

2. Assess the challenges PWDs and administrators encounter in accessing and managing the disability fund in the Municipality.
3. Assess the key measures that could be instituted to improve access to and administration of the fund.

4.3.1 Examining the Contribution of the Disability Fund

4.3.1.1 Improved Economic Empowerment and Income-Generating Activities

The findings from the interviews with beneficiaries of the disability fund revealed that the support received has contributed to their economic empowerment and income-generating activities. Several respondents mentioned that financial assistance or in-kind support, such as the provision of a deep freezer or a polytank, helped them to start or expand their small businesses.

As one respondent explained,

"It has helped me. I used it to go to the hospital to help with my leg, but they told me the money was small and that it couldn't help treat the leg. So, I stopped and used it to buy some things for my shop." (R4)

The beneficiary also stated,

"I have a shop now that I used part of the money to buy some things for it, so it has helped me to get some income day in and day out." (R4)

The support from the disability fund has also enabled some beneficiaries to diversify their income sources, as pointed out by one respondent:

"I have a business now that I am even looking for more poly tanks to add to it." (R9)

Interviews with administrators also corroborated the positive impact of the disability fund on the financial welfare of recipients. As one administrator explained,

"It has helped to bring a number of them out of poverty. It has also changed the lives of most of them." (R12)

The administrator further highlighted specific success stories, such as a mother with cerebral palsy who was able to generate income through a baking business, and a family with multiple disabled siblings who were able to start a small enterprise to support themselves.

These accounts suggest that the disability fund has been instrumental in enabling some PWDs to engage in income-generating activities, diversify their sources of livelihood, and, more importantly, improve their economic circumstances. However, the administrators also acknowledged that the level of impact is not uniform, as some beneficiaries may not have used the funds for the intended purpose.

These findings collectively indicate that the Disability Fund has played a catalytic role in improving beneficiaries' financial stability and promoting self-reliance among persons with disabilities (PWDs). However, the results also reveal that the magnitude of impact is not uniform. Some beneficiaries used the funds as intended, while others diverted the support to alternative needs, such as healthcare or household consumption, due to the small amount received. This uneven utilisation of resources reflects the broader challenges identified in the literature, where inadequate funding and irregular disbursement limit the fund's transformative potential.

Opoku et al. (2018) similarly reported that although the Disability Fund supports small business ventures, the amounts provided are often insufficient to sustain meaningful income-generating activities. Ephraim et al. (2022) also found that beneficiaries appreciated the fund's role in

promoting entrepreneurship but expressed frustration over delays and the limited capital available for investment. Adamtey et al. (2018) further highlighted that weak monitoring systems and a lack of post-disbursement support often led to inconsistent outcomes. These findings mirror the current study's observations that while the fund provides short-term relief and modest empowerment, it falls short of fostering sustainable economic transformation.

4.3.1.2 Improvement in Social and Community Participation

In addition to the economic benefits, the data analysis suggests that the support from the disability fund has also positively impacted the social and community participation of the beneficiaries. The majority of the respondents mentioned that they now actively participate in meetings and other community activities, which they attribute to the improved confidence and sense of inclusion they have gained from the fund.

As one beneficiary stated,

"Now we go for meetings most of the time and I take part." (R6) Another respondent shared,

"Yes, there are no hindrances. When I am free, I attend." (R7)

The administrators also acknowledged the positive impact of the disability fund on the social inclusion of beneficiaries. One administrator explained,

"It has helped to bring a number of them out of poverty. It has also changed the lives of most of them." (R12)

The administrator further noted that the fund has enabled some beneficiaries to actively participate in community activities and decision-making processes, which was previously a challenge for them.

Furthermore, a study by Agyemang and Amoako-Mensah (2021) emphasised that the social inclusion of PWDs is a crucial aspect of their overall well-being and quality of life. The researchers found that when PWDs can meaningfully participate in their communities, it can lead to increased feelings of belonging, self-worth, and empowerment, which can in turn positively impact their mental and emotional well-being.

These findings are consistent with Singal et al. (2015), who demonstrated that education and empowerment initiatives for PWDs in northern Ghana led to increased community recognition and participation. Their study found that when PWDs acquire resources or education that improve their self-sufficiency, societal perceptions begin to change, fostering inclusion. Similarly, Berghs et al. (2019) argue that social participation is central to the rights-based approach to disability. They contend that enabling PWDs to engage meaningfully in social and civic life is essential to achieving social justice and equality. The current findings reflect this perspective, showing that the Disability Fund, though limited in scope, plays a role in dismantling attitudinal barriers and enhancing participation.

Mitra (2018) supports this view by suggesting that inclusion should be measured not only by access to resources but also by the extent to which individuals can engage in valued social relationships. The present study's findings affirm that increased participation in community activities is both a sign and a consequence of enhanced capabilities. Through the Disability Fund, some beneficiaries have been able to assert their social identities more confidently, thereby strengthening their sense of belonging and agency within their communities.

At the same time, Ephraim et al. (2022) caution that such social inclusion remains fragile when funding and institutional support are inconsistent. Their research shows that while financial interventions can promote inclusion, sustained participation requires ongoing engagement and

structural accessibility. These observations align with the present study's findings that although many beneficiaries now participate more actively, others remain constrained by resource inadequacy or stigma.

4.3.1.3 Limited Contribution to Improved Standard of Living

While the disability fund has contributed to the economic empowerment and social participation of some beneficiaries, the data analysis also shows that the impact on their overall standard of living has been limited. Participants, both beneficiaries and non-beneficiaries, expressed that the support received, particularly the financial assistance, was insufficient to significantly improve their living conditions.

As one beneficiary explained,

"They gave me 2000 GHS. It helped me, I used it to go to the hospital to help with my leg, but they told me the money was small and that it can't help treat the leg." (R6)

Another respondent who is a non-beneficiary shared,

"Now, it is not easy. At first, I used to work, but now I don't, and someone used to find something small for me every month, but he is no more, so it doesn't happen again. Sometimes my children also give me small, small things to buy for myself." (R5)

The administrators also acknowledged the limitations of the disability fund in improving the standard of living of the beneficiaries. One administrator stated,

"If we improve that aspect of it, so that we know every quarter we are supposed to disburse some funds. But at times, for the whole year, you receive only two quarters." (R12)

This irregular and insufficient disbursement of funds, according to the administrator, has undermined the intended impact of the program on the beneficiaries' well-being.

The limited impact of the fund echoes findings from broader literature on disability and welfare in developing countries. Grech (2015) contends that social protection policies for PWDs in low- and middle-income countries often fail to address structural poverty, focusing narrowly on welfare rather than empowerment. Similarly, Mitra and Sambamoorthi (2019) found that persons with disabilities in developing contexts experience multidimensional poverty, where limited income is compounded by restricted access to healthcare, education, and employment opportunities. These findings parallel the experiences of respondents in this study, whose overall well-being remains constrained by the intersecting challenges of poverty and exclusion.

Furthermore, Lang et al. (2019) observed that disability funds across Sub-Saharan Africa often suffer from inadequate institutional capacity, political interference, and poor accountability, leading to inefficiencies that limit their developmental impact. The administrator's admission of irregular disbursements in the Ga East Municipality mirrors these systemic inefficiencies. Likewise, Addaney and Azubike (2020) argued that Ghana's decentralised welfare delivery framework often results in uneven distribution of benefits and bureaucratic delays, further reducing the effectiveness of targeted poverty alleviation schemes for marginalised groups.

From a welfare perspective, Berthoud (2016) noted that stable income security is the most reliable determinant of an improved standard of living for persons with disabilities. However, when support is irregular and inadequate, its impact remains peripheral. This aligns with the current study's finding that the Disability Fund, though beneficial in isolated cases, fails to offer the level of stability necessary to elevate beneficiaries out of chronic poverty.

Theoretically, these findings align with the Capability Approach (Sen, 1999), which posits that genuine improvement in well-being depends on expanding individuals' real freedoms the ability to live lives they have reason to value. The Disability Fund's limited financial reach and weak institutional structure mean that it enhances basic capabilities only marginally.

4.3.2 Assessing the Challenges in Accessing and Managing the Disability Fund

4.3.2.1 Lengthy and Bureaucratic Application Process

The analysis reveals that the main challenge PWDs face in accessing disability funds is the lengthy and bureaucratic application process. The findings brought to light that some respondents, both beneficiaries and non-beneficiaries, reported difficulties in navigating the application procedures and experiencing long delays in the approval and disbursement of the support.

As one beneficiary stated,

"If you apply today, don't make up your mind that today you will get. When I applied, I had to put it out of my mind. If you apply, they will accept it, but the approval will take a long time, at least one or two years." (R10)

Another respondent shared,

"The application was a lot and lasted for a very long time." (R7)

The administrators also acknowledged the challenges posed by the lengthy and complex application process. One administrator explained,

"The processing most of the time delays. It is tried especially when the procurement items go into those who are engaged in income generation activities." (R12)

The administrator further noted that the delays in the processing and disbursement of funds can be attributed to the bureaucratic procedures involved, including the involvement of different departments and levels of approval.

These findings echo the arguments of Nyarko and Amponsah (2020), who identified bureaucratic inefficiency and administrative inertia as persistent obstacles in Ghana's local governance systems, including social protection programmes. They found that the multiplicity of approval channels and lack of streamlined decision-making structures led to significant service delays and reduced citizen satisfaction. Similarly, Abuosi and Abor (2016) emphasised that bureaucratic bottlenecks, weak institutional collaboration, and limited administrative capacity often undermine the implementation of public sector initiatives. These challenges are particularly pronounced in social welfare systems where coordination among multiple actors is essential for timely delivery.

Mensah et al. (2020) further noted that decentralisation in Ghana, while intended to bring services closer to the people, has in practice created new layers of bureaucracy and procedural complexity. Their findings align with the current study's evidence that district-level disability fund management often becomes entangled in administrative red tape. In addition, Lang and Upah (2008) observed similar patterns across Africa, where disability-focused programmes are frequently slowed by fragmented institutional responsibilities, leading to inconsistent service delivery and delays that disproportionately affect PWDs.

In the Ghanaian context, Kyeremateng and Thompson (2021) also found that many PWDs face difficulties navigating bureaucratic systems due to limited literacy and a lack of institutional transparency. Their study revealed that complicated procedures discourage participation and exacerbate inequality, as those without social or political connections struggle to access available resources.

4.3.2.2 Lack of Transparency and Awareness

The data also suggests that a lack of transparency and awareness about the disability fund and its management contributes to the challenges faced by PWDs and administrators in accessing and managing the support. Both beneficiaries and non-beneficiaries expressed uncertainty about the eligibility criteria, the decision-making process, and the management of the fund.

A non-beneficiary stated,

"The people that are in charge should fear God and be truthful about the dealings of the fund and do everything as it is supposed to be done."

(R1) Another respondent shared,

"I can't tell, but I went there severally times and didn't get. Also, they told us they were going to build a shoe factory for us, but the chief of the area said they have no land." (R2)

The administrators have also raised concerns that the lack of transparency is a key challenge in the management of the disability fund. An administrator explained,

"None of them is a good sign. Sometimes you go and ask, oh, it's not in, it's not in. Unless you hear it from somewhere that the common fund has come before you know." (R11)

The administrator further expressed frustration with the delayed communication about the availability and disbursement of funds, which undermines the ability to effectively manage and distribute the resources.

These findings reflect similar patterns identified in the literature. Opoku et al. (2018) observed that many PWDs in Ghana face serious challenges in accessing the Disability Fund due to a lack of transparency and inadequate dissemination of information. They argue that poor accountability

and limited stakeholder involvement weaken the fund's credibility and restrict equitable distribution. Likewise, Ephraim et al. (2022) found that low levels of awareness among beneficiary's stem from insufficient sensitisation and outreach by local assemblies, leading to underutilisation of available resources. Their study showed that most beneficiaries learned about the fund informally rather than through structured communication channels, resulting in inconsistent participation.

Furthermore, Adamtey et al. (2018) highlighted that weak administrative supervision and limited monitoring of fund activities contribute to a lack of transparency and coordination between local assemblies and disability committees. They stressed that the absence of participatory oversight mechanisms often leads to poor reporting practices and delays in disbursement. Similarly, Agyemang-Duah et al. (2021) noted that inadequate accountability frameworks in community-level funds in Ghana allow for discretionary decision-making and weaken public confidence in such interventions. Though their study focused on mining enclaves, the underlying governance issues resonate with the management of the Disability Fund.

Finally, Singal et al. (2015) emphasised that lack of awareness and information exclusion remain key barriers to participation for PWDs, particularly in northern Ghana. Their findings suggest that when PWDs are not fully informed or engaged, they are effectively marginalised from benefiting from development initiatives intended for their welfare.

4.3.2.3 Irregular and Insufficient Disbursement of Funds

The irregular and insufficient disbursement of funds from the disability fund poses difficulties to beneficiaries and administrators. Respondents of both beneficiaries and administrators reported that the support given was not only sporadic but also inadequate to address the diverse needs of PWDs.

As one beneficiary explained,

"Since I received that, I have not had any since." (R6) Another respondent stated, *"Not regular, I got it 2 times in a space of 5 years." (R7)*

The administrators also affirmed the challenges posed by the irregular and insufficient disbursement of funds. One administrator stated,

"At least once a year. You know, it's supposed to be quarterly, isn't it? But most of the time it doesn't come according to the... and so we still have some backlog." (R12)

The administrator further noted that the delays in the release of funds can be attributed to the bureaucratic processes and the limited resources available to the disability fund.

These findings are consistent with Ephraim et al. (2022), who observed that one of the most pressing challenges in Ghana's disability fund system is the irregular and inadequate release of funds. Their study in the Tema Metropolis revealed that beneficiaries often wait long periods before receiving support, and when funds finally arrive, the amounts are insufficient to achieve meaningful empowerment. Similarly, Opoku et al. (2019) identified administrative inefficiencies and inconsistent disbursement patterns as major barriers that compromise the credibility and sustainability of the fund. They found that unequal distribution and delays limit the ability of PWDs to use the support for productive ventures.

The issue of financial inadequacy also resonates with findings from Singal et al. (2015), who highlighted that inequitable access and inconsistent resource allocation perpetuate exclusion among PWDs in Ghana. The authors noted that even when social support mechanisms exist, poor targeting and irregular implementation restrict the reach and impact of such interventions. This

observation mirrors the frustration expressed by beneficiaries in the present study who perceive the system as unreliable and poorly managed.

From a broader theoretical standpoint, Mitra (2018) asserts that insufficient financial and institutional support constrains the capability expansion of persons with disabilities. The irregular flow of resources undermines their ability to make long-term decisions, sustain enterprises, or invest in personal development. Similarly, Berghs et al. (2019) argue that chronic underfunding and institutional neglect reflect systemic inequality, where disability issues are often deprioritised in social policy and budgetary decisions. These perspectives highlight that irregular funding is not merely a logistical problem but a structural failure that perpetuates dependency and marginalisation.

4.3.3 Assessing Key Measures to Improve Access to and Management of the Disability Fund

4.3.3.1 Streamlining the Application Process

One of the key measures to improve access to the disability fund is to streamline the application process. A good number of beneficiaries and non-beneficiaries raised the need for a more straightforward and efficient application procedure to facilitate timely access to the support.

A non-beneficiary stated,

"The application process should be made known so people can apply on time, knowing that it will be done on time as well, but when it wastes time, it takes a long time to process too."

(R7)

Another respondent had to say that

"They should speed up the process and also increase the support they give so we can do more for ourselves with it." (R9)

The administrators also recognized the need to address the complexity and prolonged timelines of the application process. One administrator stated,

"If we improve that aspect of it, so that we know every quarter we are supposed to disburse some funds. But at times, for the whole year, you receive only two quarters." (R12)

They hammered the importance of streamlining the application and disbursement procedures to ensure more timely and consistent access to the disability fund.

These findings reflect broader evidence in the literature. Agyemang and Amoako-Mensah (2021) emphasised that strengthening institutional capacity and improving administrative coordination are essential for achieving inclusion and participation of PWDs in social development programmes. Their study showed that when processes are simplified and deadlines are predictable, beneficiaries are more likely to engage effectively with institutional systems. Similarly, Asuman et al. (2021) argued that poverty reduction programmes targeting marginalised groups often fail because of structural inefficiencies and poor communication between institutions and beneficiaries. Their findings mirror the current study, where bureaucratic delays have prevented timely access to disability funds.

In a broader context, Grech (2015) discussed how bureaucratic exclusion in welfare systems in developing countries perpetuates inequality, as complex procedures often disadvantage those with limited literacy or access to information. The experience of beneficiaries in the Ga East Municipality reflects this reality, where lengthy application steps and unclear requirements create barriers for PWDs. In the same vein, Lang et al. (2019) found that the fragmentation of administrative processes in African disability programmes leads to significant service delays. They

argued that creating unified and transparent systems for registration and approval can significantly improve efficiency and trust among beneficiaries.

Furthermore, Berthoud (2016) stressed that administrative efficiency in social protection schemes directly affects the quality of life of vulnerable populations. Delayed or cumbersome systems not only reduce access to funds but also erode confidence in public institutions designed to promote welfare and inclusion. The same pattern is evident in the present study, where prolonged waiting times discourage applicants and limit the intended impact of the Disability Fund.

4.3.3.2 Increasing Awareness and Transparency

Increasing awareness and transparency about the disability fund has emerged to be very important to improving access and management of the support. All the respondents are of the unanimous consensus that communication and information-sharing regarding the eligibility criteria, application procedures, and the management of the fund cannot be disregarded.

A non-beneficiary affirmed the need for awareness and transparency,

"They should be transparent about it." (R1)

Another respondent added,

"They should make sure that whatever is due us comes in time from the presidency." (R10)

Aside from the non-beneficiaries and beneficiaries' stance on the subject, the administrators, who are also staff of the fund, are calling for transparency and clear communication surrounding matters of the disability fund. One of the administrators stated,

"None of them is a good sign. Sometimes you go and ask, oh it's not in, it's not in. Unless you hear it from somewhere that the common fund has come before you know." (R11)

These findings resonate strongly with Opoku et al. (2019), who reported that communication lapses and insufficient public education about the Disability Fund prevent many PWDs from applying for support. Their study noted that beneficiaries often rely on informal sources, such as word of mouth, to learn about fund releases, which fosters perceptions of favouritism and corruption. Similarly, Ephraim et al. (2022) found that low awareness and limited community outreach efforts were significant barriers to access in the Tema Metropolis. They recommended proactive public sensitisation campaigns to ensure that all eligible PWDs are informed of their rights and opportunities.

Adamtey et al. (2018) also identified the lack of transparency and poor accountability structures as major obstacles to effective fund management. They observed that weak reporting systems within local assemblies lead to inconsistent communication with stakeholders and limited oversight of fund utilisation. Their findings align with the administrators' observations in this study, which highlight the need for consistent interdepartmental communication and clear public reporting on fund inflows and disbursements.

From a social inclusion standpoint, Singal et al. (2015) argued that access to information is an essential element of participation for persons with disabilities. Their study demonstrated that when PWDs are excluded from communication networks, their ability to engage in development initiatives diminishes significantly. Agyemang-Duah et al. (2021) similarly emphasised that transparency and participatory governance in community funds strengthen trust between administrators and beneficiaries, enhancing both efficiency and equity.

4.3.3.3 Reinforcement of Regular and Adequate Disbursement of Funds

Ensuring regular and adequate disbursement of funds from the disability fund is one way to improve access and support for persons with disabilities (PWDs).

One of the beneficiaries believed that,

"They should ensure that whatever is due us comes in time from the presidency."R10

Also, one of the respondents opines that,

"They should give us money to support ourselves."R6

These sentiments reflect the deep frustration and sense of unmet needs experienced by many PWDs who are relying on the disability fund for vital support.

The challenge was also admitted by the administrators, with one noting,

"The processing most of the time delays...it might not be the fault of the accountant or whatever. It depends. At times, probably, the chief executive might have been out of the assembly for training or something, and they need to wait for her to return before processing whatever request we have made."R12.

These findings align with broader evidence in the literature. Asuman et al. (2021) found that poverty levels among households with PWDs remain significantly higher than the national average, partly due to inconsistent and insufficient welfare support. They argued that for such initiatives to have a measurable impact, financial transfers must be timely, adequate, and sustained. Similarly, Grech (2015) observed that structural underfunding and irregular financial flows in developing countries often exacerbate social exclusion, as PWDs cannot depend on unreliable welfare systems to plan or invest in their futures.

In addition, Lang et al. (2019) reported that irregularity in disbursements across African disability programmes stems largely from fragmented administrative structures and political interference in local-level fund allocation. Their findings mirror the current study's observation that bureaucratic dependencies and procedural delays often lead to bottlenecks in Ghana's Disability Fund. Berthoud (2016) further asserted that regularity and predictability of income support are critical determinants of improved living standards among disabled populations. When disbursements are erratic, recipients are forced into short-term survival strategies rather than long-term economic empowerment.

From a theoretical standpoint, Mitra (2018), through the Capability Approach, argues that stability and adequacy of resources are essential for expanding individuals' real freedoms, the ability to make choices and pursue goals that contribute to well-being. Irregular and inadequate disbursements constrain these capabilities by preventing beneficiaries from transforming financial resources into meaningful improvements in their lives.

In the Ga East Municipality, the research unravels the need for the disability fund to ensure regular and sufficient disbursement of resources to the beneficiaries. This would go a long way not only to address the immediate needs of PWDs but also to build trust and confidence in the system. When that is done, more individuals can come up to seek the support they require.



4.4 Discussion

The findings shed some light on the impact of the disability fund on the livelihoods and well-being of persons with disabilities (PWDs) in the Ga East Municipality. The diverse sample of respondents, including beneficiaries, non-beneficiaries, and administrators, offers a deeper understanding of the implementation of the program and its effects on the target population.

The data reveal that the disability fund has positively contributed to improving the standard of living of beneficiaries in the Ga East Municipality. The employment status of the beneficiary respondents, where all were reported to be employed, has proven that the fund's interventions may have played a key role in enabling economic activity and self-sufficiency among PWDs. This aligns with existing research that highlights the importance of economic empowerment in improving the well-being of PWDs (Mitra, 2018). The ability to support PWDs in securing employment or engaging in income-generating activities is a significant achievement. It has helped to address the high unemployment rates and financial challenges often faced by this population (Lamichhane & Okubo, 2014).

Additionally, the diversity of the disability types among the beneficiaries, including amputations, paralysis, and diabetes, indicates that the fund is catering to the different needs of PWDs in the municipality. This broad spectrum of support is critical because it ensures that the program is inclusive and responsive to the challenges faced by individuals with different impairments (Abdul-Karimu et al., 2024).

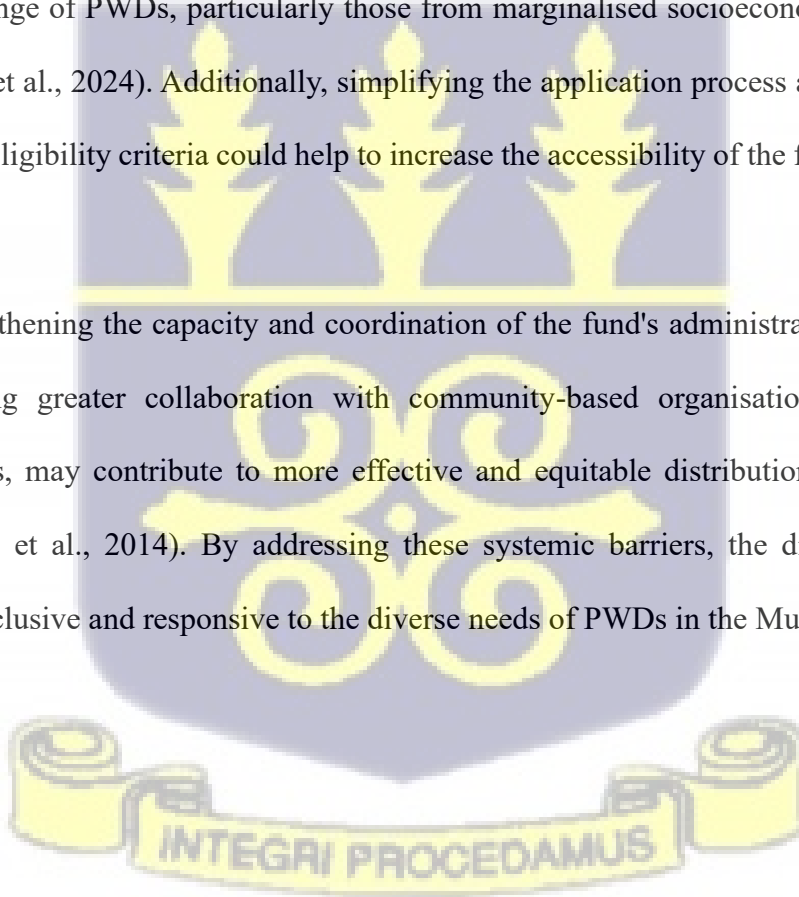
The findings have also brought into the limelight the challenges that PWDs encounter in accessing the disability fund in the Ga East Municipality. The educational background of the non-beneficiary

respondents, which ranged from no formal education to secondary school completion, suggests that the fund may not be reaching all segments of the PWD population equally.

To add, the administrative aspects of the fund, such as the application process and eligibility criteria, appear to pose challenges for some PWDs. The insights provided by the administrator respondents indicate that there may be issues with ensuring transparency and accountability in the distribution of funds, which could further hinder the accessibility of the programme.

The study suggests several measures that could be implemented to improve access to the disability fund in the Ga East Municipality. These include creating public awareness and outreach efforts to reach a wider range of PWDs, particularly those from marginalised socioeconomic backgrounds (Abdul-Karimu et al., 2024). Additionally, simplifying the application process and ensuring clear and transparent eligibility criteria could help to increase the accessibility of the fund (Naami et al., 2023).

Similarly, strengthening the capacity and coordination of the fund's administrative personnel, as well as fostering greater collaboration with community-based organisations and disability advocacy groups, may contribute to more effective and equitable distribution of the available resources (Bates et al., 2014). By addressing these systemic barriers, the disability fund can become more inclusive and responsive to the diverse needs of PWDs in the Municipality.



CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This section summarises the key findings from the study on “Assessing the impact of the disability fund on the livelihoods and well-being of persons with disabilities: The case of the Ga East Municipality of Ghana.” The study employed a phenomenological approach to explore the experiences of persons with disabilities (PWDs) who have benefited from the disability fund, those who have not, and the administrators responsible for managing the fund. The chapter summarises the most notable findings, draws important conclusions, and makes recommendations for streamlining the effectiveness and accessibility of the disability fund. The recommendations are informed by issues brought to light through the study and are aimed at promoting the well-being of PWDs in the Ga East Municipality. This chapter also identifies the limitations in this study and recommends potential avenues for future research that could build on this inquiry and contribute further towards our knowledge of disability-inclusive development in Ghana and beyond.

5.2 Summary of Key Findings

The study investigated the impact of the disability fund on the livelihoods and well-being of PWDs in the Ga East Municipality of Ghana. The research involved in-depth interviews with 12 respondents, including 5 beneficiaries, 5 non-beneficiaries, and 2 administrators from the community development and social welfare department and the disability fund management committee. The demographic data revealed a diverse sample in terms of age, gender, types of disabilities, and educational backgrounds, which enriched the study with varied perspectives and experiences.

Three main objectives guided the research:

1. To examine the contribution of the disability fund to improving the standard of living of PWDs in the Ga East Municipality;
2. To assess the challenges PWDs and administrators encounter in accessing and managing the disability fund;
3. And to identify key measures that could be instituted to improve access to and administration of the fund.

Regarding the first objective, the findings revealed that the disability fund has made notable contributions to the economic empowerment of some beneficiaries, enabling them to engage in income-generating activities and improve their financial situations. All beneficiary respondents reported being employed, suggesting a positive correlation between fund support and economic activity. Beneficiaries mentioned using the financial assistance or in-kind support, such as deep freezers or polytanks, to establish or expand small businesses, which have provided them with sustainable income sources.

The fund has also positively impacted the social and community participation of beneficiaries, with many respondents reporting increased involvement in community activities and decision-making. The observed rise in the sense of inclusion and self-esteem among the beneficiaries suggests that the fund is helping not just with economic welfare but also with social integration and empowerment.

However, the research also found that the impact of the disability fund on the general standard of living of PWDs has been limited. Many participants, both beneficiaries and non-beneficiaries, expressed that the financial assistance received was insufficient to bring about significant

improvements in their living conditions. The administrators corroborated this finding, acknowledging that irregular and inadequate disbursement of funds has undermined the impact of the program.

Concerning the second objective, the study identified several challenges that hinder PWDs and administrators in accessing and managing the disability fund. A primary challenge is the lengthy and bureaucratic application process, which creates delays in the approval and disbursement of support. Some of the respondents reported waiting for one to two years after their application before receiving assistance, which leads to frustration and uncertainty among applicants.

The research also revealed a lack of transparency and awareness about the disability fund, its eligibility criteria, and management procedures. Both beneficiaries and non-beneficiaries expressed uncertainty about how decisions are made and how the fund is managed, while administrators reported challenges with communication about the availability and disbursement of funds. The lack of explanation erodes confidence in the system and has the potential to deter prospective beneficiaries from seeking support.

Another major challenge identified was the irregular and insufficient disbursement of funds. Respondents reported that the support received was sporadic and inadequate to address their diverse needs, with some receiving assistance only once or twice over several years. Administrators linked such concerns to bureaucratic processes and limited resources, pointing to the systemic constraints in the implementation of the disability fund.

In relation to the third objective, the study identified several key measures that could improve access to and management of the disability fund. These include streamlining the application process to make it more efficient and user-friendly, increasing awareness and transparency about

the fund through improved communication and information-sharing, and ensuring regular and adequate disbursement of funds to meet the needs of PWDs consistently.

5.3 Conclusion

The findings of this study stress the critical role of the disability fund in supporting the economic and social well-being of PWDs in the Ga East Municipality. While the fund has made good impacts on the lives of some beneficiaries by granting them the wherewithal to engage in earning a living and making more positive contributions to society, its general significance has been curtailed by a host of challenges. The disparity between the objectives of the fund and the realities faced by PWDs points to a need for reforms to enhance its effectiveness.

The study demonstrates that the disability fund has the potential to be a valuable instrument for enabling the economic empowerment, social integration, and overall well-being of PWDs. The success stories among the beneficiaries who have established small businesses or diversified their sources of income demonstrate the transformative potential of the fund if it is implemented effectively. This is consistent with Abdul-Karimu et al. (2024), who stressed the good experiences of persons with disabilities (PWDs) as beneficiaries of the District Assemblies Common Fund in Ghana.

However, the research also exposes the limitations of the current implementation of the disability fund. The cumbersome application process, lack of transparency in fund management, and irregular disbursement of resources have created barriers that prevent many PWDs from accessing the support they need. These challenges show clearly that there are broader systemic issues in the administration of social protection programs for vulnerable populations, as noted by Naami et al. (2023) in their study on financial capability and asset building for PWDs in Ghana.

Furthermore, the findings indicate that the disability fund may not be reaching all segments of the PWD population equally. The differences in educational backgrounds among non-beneficiaries suggest that those with limited formal education may face additional barriers in accessing the fund. There are concerns with issues of inclusivity and equitable distribution of resources. As a result, the importance of targeted outreach and capacity-building efforts to ensure that the fund benefits those who need it most, regardless of their socioeconomic background.

The insights from administrators provided rich perspectives on the challenges of implementing the disability fund at the municipal level. The bureaucratic delays, resource constraints, and coordination problems that they identified show the necessity for structural reforms in the administration of the fund. The insights from the administrators do not differ from the work of Bates et al. (2014), who stressed the necessity for organisational capacity building for efficient service delivery in Africa's health and social sectors.

In practice, the disability fund is a key policy intervention for improving the economic welfare of PWDs in Ghana, although its performance is currently limited by implementation challenges. These challenges must be tackled through various measures, including streamlining administrative procedures, increasing transparency and accountability, making adequate and periodic funding available, and building the capacity of administrators and beneficiaries. Through these reforms, the disability fund can be made a more effective instrument for advancing the rights, dignity, and well-being of PWDs in the Ga East Municipality and possibly act as a model for such interventions throughout Ghana.

5.4 Recommendations

Based on the findings of this study and the challenges identified by respondents, several recommendations are proposed to improve the effectiveness and accessibility of the disability fund for PWDs in the Municipality.

The application process for the disability fund should be streamlined to reduce bureaucratic complexities and waiting times. This could involve developing simplified application forms, establishing clear processing timelines, and creating a more efficient approval mechanism. Training sessions for both applicants and administrators could be organised to enhance understanding of the process and ensure smoother interactions. As noted by Abdul-Karimu et al. (2024), simplifying administrative procedures can significantly improve PWDs' access to social protection programs and reduce the barriers they face in seeking support.

There is an urgent need to raise awareness and transparency regarding the disability fund. This can be done through outreach programmes in communities, information campaigns, and regular communication about fund availability and disbursement. Establishing an open communication line between administrators of the fund and prospective beneficiaries would bring confidence and lead to more persons with disabilities applying for support. Regular feedback regarding the status of applications and the decisions made would bring about transparency and reduce uncertainty for applicants.

Ensuring the prompt and adequate release of funds is crucial for the sustainability and effectiveness of the disability fund. A routine funding schedule would enable beneficiaries to plan their financial activities better and remove the uncertainty that is associated with irregular support. Decision-makers should consider allocating more of the resources to the disability fund to cover the

increasing demands of the PWDs in the municipality. This proposal is warranted by the work of Mitra (2017), who indicated the need for sustainable and adequate financing of disability-inclusive development programs.

The findings suggest that increasing the allocation of the disability fund from the current 3% to 5% of the District Assemblies Common Fund would better address the needs of PWDs. The increase would provide more resources for supporting income-generating activities, healthcare needs, education, and other essential services for PWDs. The testimonies from beneficiaries and non-beneficiaries alike indicate that the current allocation is insufficient to bring about significant improvements in their livelihoods.

Both PWDs and fund administrators require capacity building to streamline the efficiency of the disability fund. Administrators require training in disability-inclusive practices, management of funds, and communication techniques to serve the PWDs in a more effective manner. Similarly, the PWDs must be trained and mentored in skills to maximise the benefit they derive from the fund. This may comprise financial literacy skills, business management, and marketing for individuals who are involved in economic activities.

Improving collaboration among diverse stakeholders, including governmental bodies and non-governmental organisations, disabled people's organisations, and community groups, would improve the delivery of disability fund services. When there is a collaborative approach, it would facilitate the sharing of resources, expertise, and best practices, leading to more comprehensive support for PWDs. Creating platforms for regular dialogue and coordination among these stakeholders would foster a more integrated and holistic approach to addressing the needs of PWDs as supported by the findings of Lamichhane and Okubo (2014), who emphasised the importance of multi-sectoral collaboration in promoting the education and employment of PWDs.

Implementing a stringent monitoring and evaluation system would also help to ensure the effectiveness and accountability of the disability fund. Regular evaluation of the fund's impact on beneficiaries' livelihoods, the efficiency of application and disbursement procedures, and the general management of the fund would yield lessons for ongoing improvement. The system must incorporate feedback mechanisms through which the beneficiaries can report their experiences and indicate areas of improvement. Decision-making based on evidence backed by regular monitoring and assessment would ensure that the fund continues to be responsive to the emerging needs of PWDs.

Change is a gradual process that involves continuous learning and adaptation. Prioritising these recommendations in terms of their urgency and feasibility will make the implementation plan more realistic and sustainable. Some changes, such as improving communication and transparency, can be implemented relatively quickly, while others, such as increasing the fund allocation or developing a comprehensive monitoring system, may require more time and resources.

5.5 Suggestions for Future Research

1. Future studies could explore the long-term impact of the fund on beneficiaries' livelihoods, comparing their economic and social outcomes over extended periods.
2. Research could be conducted to compare the implementation and impact of the disability fund across different municipalities in Ghana. This would help identify best practices, regional variations, and challenges that affect the effectiveness of the fund at a broader scale. The comparative studies would contribute to the development of more context-specific and responsive interventions for PWDs across the country.

3. Further investigation into the specific needs and experiences of different disability groups would also be beneficial. The current study included participants with various types of disabilities, but a more focused analysis of how the fund impacts individuals with specific impairments (e.g., visual, hearing, physical, or intellectual) could reveal unique challenges and opportunities for targeted support.
4. Participatory action research involving PWDs as co-researchers could provide deeper insights into their lived experiences and perspectives on the disability fund. This approach would empower PWDs to contribute actively to policy formulation and program design. As emphasised by disability rights advocates, the principle of "nothing about us without us" is essential for developing truly inclusive and effective support systems for PWDs.

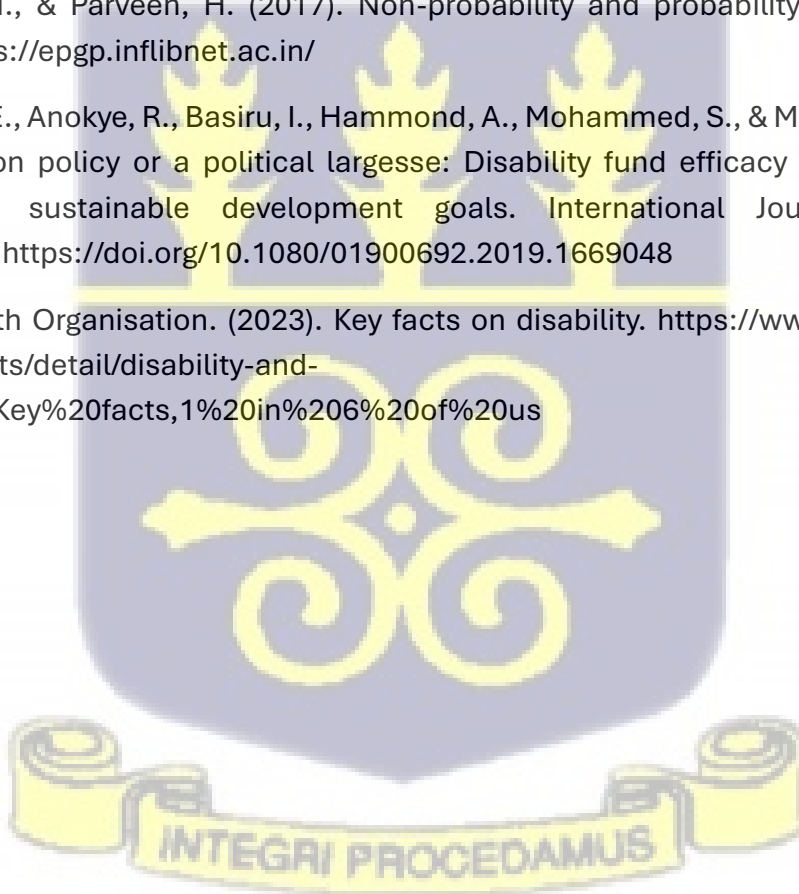


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APPENDIX A: QUESTIONNAIRE

UNIVERSITY OF GHANA, LEGON

INSTITUTE OF STATISTICAL, SOCIAL AND ECONOMIC RESEARCH

MA IN DEVELOPMENT STUDIES DISSERTATION

QUESTIONNAIRE GUIDE

GA EAST MUNICIPALITY

This questionnaire is designed to seek important primary data for the sole purpose of an academic study conducted on the topic “ASSESSING THE EFFECT OF THE DISABILITY FUND ON THE LIVELIHOODS AND WELLBEING OF PERSONS WITH DISABILITIES: THE CASE OF THE GA EAST MUNICIPALITY OF GHANA”. Your confidentiality is highly assured, and your support and co-operation are very much appreciated.

Community.....

Date of administration

Interview Guide for PWDs who have benefited from the Disability Fund

Demographic Information:

1. Name (optional)

2. Age

3. Gender

4. Type of disability

5. Duration of Disability

6. Educational background

7. Employment status

Experience with the Disability Fund:

1. How did you learn about the disability fund?

2. When did you first receive support from the disability fund?

3. What type of support did you receive from the disability fund? (e.g., financial, educational, assistive devices)

4. How often have you received support from the disability fund?

5. Can you describe the process of applying for the disability fund?

Impact of the Disability Fund:

1. How has the disability fund impacted your living conditions?

2. Has the disability fund helped you in accessing better education or training opportunities? If yes, please elaborate.

3. In what ways has the disability fund contributed to your economic empowerment or income-generating activities?

4. Have you received any technical aids or assistive devices through the disability fund? How have they helped you?
5. What changes has the Disability Common Fund brought into your life?
6. How has the support from the disability fund affected your social and community participation?

Perception

1. What is the general perception of PWDs in your community?
2. How do the perceptions and attitudes of society impact your daily life and activities?
3. Could you provide any particular instances in which you experienced either discrimination or encouragement due to your disability?
4. What is the influence of these perceptions on your self-esteem and mental well-being?
5. Do you believe that society's beliefs have an impact on your ability to obtain opportunities and resources? By what means?
6. What measures do you believe can be implemented to enhance societal perceptions and attitudes towards PWDs?

Challenges:

1. What challenges have you faced in accessing the disability fund?
2. Are there any areas where the support from the disability fund could be improved?
3. Do you have any possible Policy Recommendations for improving the disability fund to better support the well-being of PWDs?

Interview Guide for PWDs who have Not Benefited from the Disability Fund

Demographic Information:

1. Name (optional)
2. Age
3. Gender
4. Type of disability
5. Duration of Disability
6. Educational background
7. Employment status

Awareness of the Disability Fund:

1. Are you aware of the disability fund provided by the government?
2. How did you learn about the disability fund?

3. What is your understanding of the purpose of the disability fund?

Reasons for Not Benefiting:

1. Have you ever applied for the disability fund? If not, why?
2. If you have applied, what was the outcome of your application?
3. What challenges or barriers have prevented you from accessing the disability fund?
4. Do you think the application process for the disability fund is accessible and straightforward? Why or why not?

Current Situation and Needs:

1. Describe how much you earn in income in a month.
2. Does this income sustain you throughout the month?
3. What has been your standard of living over the past 5 years?
4. How do you currently manage your living expenses and any additional costs related to your disability?
5. Are there other sources of support or assistance that you rely on? Please describe.

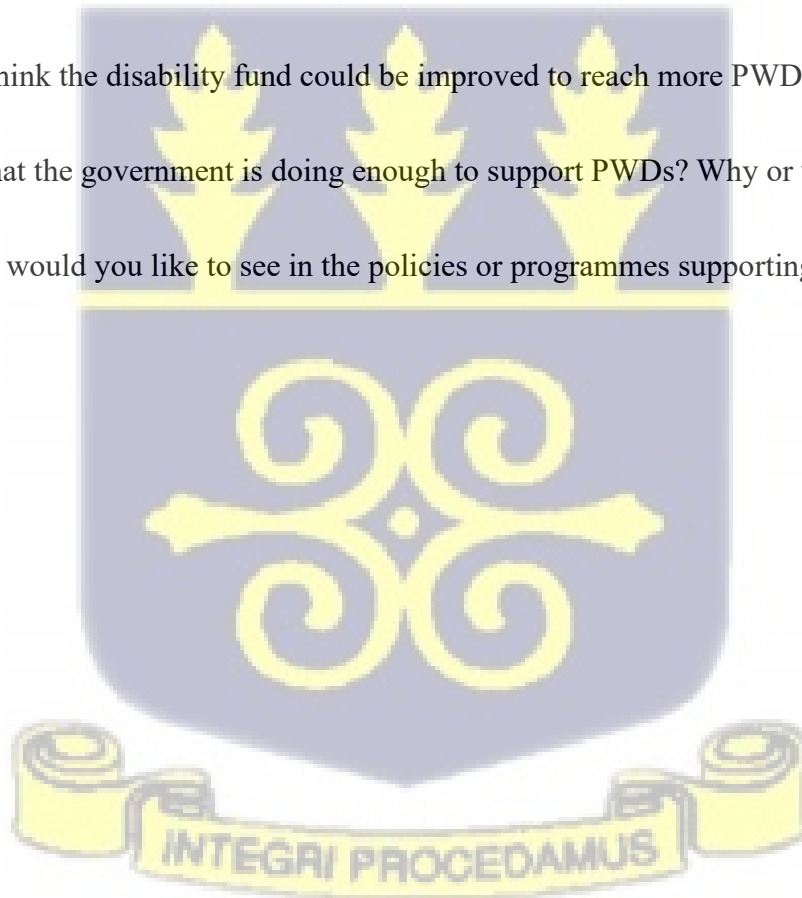
Perception

1. What is the general perception of PWDs in your community?
2. How do the perceptions and attitudes of society impact your daily life and activities?

3. Could you provide any particular instances in which you experienced either discrimination or encouragement due to your disability?
4. What is the influence of these perceptions on your self-esteem and mental well-being?
5. Do you believe that society's beliefs have an impact on your ability to obtain opportunities and resources? By what means?
6. What measures do you believe can be implemented to enhance societal perceptions and attitudes towards PWDs?

Recommendations:

1. How do you think the disability fund could be improved to reach more PWDs like yourself?
2. Do you feel that the government is doing enough to support PWDs? Why or why not?
3. What changes would you like to see in the policies or programmes supporting PWDs?



Interview Guide for Administrators of the Disability Fund

Professional Background:

1. Can you please describe your role and responsibilities related to the administration of the disability fund?
2. How long have you been involved with the disability fund?
3. What is your professional background and experience in working with Persons with Disabilities (PWDs)?

Fund Administration and Processes:

1. Can you describe the overall application process for the disability fund?
2. What criteria are used to determine eligibility for the disability fund?
3. How do you ensure that the application process is accessible to all PWDs?
4. What types of support are available through the disability fund (e.g., financial aid, assistive devices, educational grants)?
5. How do you prioritize or decide which applicants receive funding when resources are limited?

Challenges and Barriers:

1. What are some of the usual challenges faced by the fund administration in managing and distributing the funds?

2. How do you manage cases where there are disputes or complaints from applicants?
3. Are there any specific groups of PWDs who are more difficult to reach or serve through the fund? If so, why?
4. What challenges do you face in ensuring transparency and accountability in the distribution of the funds?

Impact and Effectiveness:

1. How do you measure the impact of the disability fund on the lives of beneficiaries?
2. Can you share any success stories or examples where the disability fund has made a significant difference?
3. How do you collect feedback from beneficiaries about the effectiveness of the support they receive?
4. What mechanisms are in place to ensure continuous improvement of the fund's administration?

Policy Recommendation:

1. In your opinion, what are the key areas where the disability fund could be improved?
2. What additional resources or support would help enhance the effectiveness of the disability fund?
3. How can the government or other stakeholders better support the administration of the disability fund?

4. What changes would you suggest to make the application and distribution process more efficient and inclusive?

