



OPERATIONAL CHALLENGES OF THE DISABILITY FUND IN GHANA: THE CASE OF DAFFIAMA-BUSSIE-ISSA DISTRICT

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Abstract

The disability fund, sourced from the district assembly common fund, provides social protection for persons with disabilities (PWDs) in Ghana. However, the fund's operations are challenging. Although some earlier research explored the challenges associated with implementing the fund, it was not comprehensive, as it did not combine and compare PWDs' views with those of the disability fund Management Committee members. As such, the fund's challenges are explored from the perspectives of beneficiaries and implementers. A qualitative research approach was employed, with a sample of 36 respondents, and data were gathered using an interview guide and analysed using thematic analysis. The study revealed that inefficiencies and irregularities, political interference and corruption, financial inadequacy, poor quality of assistive devices, and transportation as challenges to the disability fund. It was recommended that the current implementation arrangements of the disability fund be reviewed.

Keywords: Social Protection, Social Assistance, Disability Fund, Persons with Disabilities, Challenges

Introduction

Worldwide, over one billion (15% of the global population) people have one type of disability (World Health Organization [WHO], 2025). Across selected African countries, the prevalence of hearing difficulty varies considerably, with rates reported at 8.4% in Uganda, 6.6% in Chad, 5.7% in Eswatini, 4.9% in Lesotho, 4.5% in Mali, 4.4% in South Africa, 3.7% in both Togo and Morocco, 3.1% in Burkina Faso, 2.6% in Senegal, and 0.8% in Rwanda (World Bank, 2025a). Mobility difficulty shows substantial cross-country variation in Africa, with prevalence estimated at 13.4% in Uganda,

12.7% in Chad, 9.6% in Guinea, 8.9% in Liberia, 8.4% in Togo, 6.6% in Malawi, 5.4% in South Africa, 3.7% in Nigeria, and 1.7% in Rwanda (World Bank, 2025b). Seeing difficulty presents pronounced disparities across African countries, with prevalence reported at 20.7% in Uganda, 15.9% in Chad, 11.7% in Mali, 9.3% in Benin, 7.4% in Somalia, and 1.7% in Rwanda (World Bank, 2025c).

Disability, according to Odame et al. (2023), happens when a person loses any part of the body or its functional ability, triggering psychological disorders and health

complications. Disability and functional deficiencies often affect the livelihoods of persons with disabilities (PWDs), engineering the deployment of social protection to offer assistance. Chougule (2023) views social protection as programmes designed to protect the poor and vulnerable from socioeconomic shocks and risks. Social protection seeks to ensure access to opportunities, resilience, and equity for the vulnerable (World Bank, 2022). As noted by the United Nations Women and the United Nations Department of Economic and Social Affairs (2022), one of the surest routes to achieving the United Nations Sustainable Development Goals [SDGs] is via social protection.

In Ghana, disability accounts for 8% of the population (United Nations, 2022), underscoring its importance. As such, Ghana's ratification of the United Nations Convention on the Rights of Persons with Disabilities in 2006 was appropriate. Also, Ghana enacted the Persons with Disabilities Act, 2006 (Act 715), thereby embedding its international obligations into domestic law. Through this legislative framework, the state formalized its commitment to PWDs. The Act seeks to remove structural and social barriers that constrain participation and to promote conditions that enable PWDs to attain livelihoods and social inclusion on equal terms with persons without disabilities, as documented by Mfoafo-M'Carthy et al. (2020). This dictated the launch of various social interventions for PWDs, such as the disability fund in 2005, which is a portion of the allocation to the District Assembly Common Fund [DACF] (Edusei et al., 2017). The disability fund, which is derived from the DACF, has its legal basis in Article 29(1) of the 1992 Constitution, Act 455, and Act 936. From the DACF, 3% is paid into a separate disability fund accounts to deliver social assistance to PWDs with a view to cutting down poverty and vulnerability of the PWDs

by offering them economic empowerment, educational support, and assistive devices, as well as enhancing the ability of PWDs organizations (Karimu et al., 2024; National Council on Persons with Disability [NCPD], 2010). At the national level, the NCPD oversees overall monitoring of the fund, while at the district level, the Disability Fund Management Committee (DFMC) manages the fund directly, with support from the Ghana Federation of the Disabled, which represents and coordinates the interests of PWDs (NCPD, 2010).

The Government of Ghana has deepened its institutional and fiscal commitment to disability inclusion through successive policy measures. A case in point was the increase of the Disability Fund apportionment under the DACF from 2% since its start to 3% in 2017 (Ephraim et al., 2022). Additionally, the government provides about GH¢1.2 million annually to promote PWDs' initiatives (Ministry of Gender, Children and Social Protection [MGCSP], 2023). In spite of the budgetary and policy requirements, access to the fund remains a challenge, especially for PWDs in the Daffiama-Bussie-Issa District. Even though earlier studies by Edusei et al. (2017), Adamtey et al. (2018), Opoku et al. (2018), Ashiabi and Avea (2020), and Ephraim et al. (2022) investigated the utilization, effects, and operational difficulties of the Disability Fund, the focus was normally on the beneficiaries with little concentration on DFMC.

However, few studies, such as that of Adamtey et al. (2018), have explored the views of PWDs and DFMC. Nevertheless, the changes restructured the Disability Fund's operational architecture. In 2018, according to Ephraim et al. (2022) and Karimu et al. (2024), there was a shift from cash to in-kind transfers to beneficiaries of the disability fund component of the DACF. This shift was due to reported misapplication of the funds

by the beneficiaries (Ephraim et al., 2022; Karimu et al., 2024). As such, the Administrator of the District Assemblies Common Fund authorized district assemblies to procure and distribute approved assistive devices and equipment to beneficiaries rather than allowing beneficiaries to make their own purchases (Ephraim et al., 2022).

Subsequent research by Karimu et al. (2024), although it covered the perspectives of DFMC and PWDs, focused on distribution challenges and paid little attention to cash disbursement issues. Similarly, Aasoglenang et al. (2025) in their study in the Daffiama-Issa-Bussie District explored the challenges associated with collecting data on the disability fund from PWDs and DFMC members. This study expands on this perspective but differs in its analytical approach. While Aasoglenang et al. (2025) used thematic analysis, this study added a synthesis analysis, enabling comprehension of the perspectives of the respective respondent categories. Consequently, this fills these research gaps by exploring the operational challenges of the disability fund in the Daffiama-Bussie-Issa District and outlining policy pathways to enhance the fund's disbursement and management practices.

Literature Review

This study is underpinned by the empowerment theory. The theory elucidates how communities and individuals transition from helplessness to taking command of their decisions and resources (Sadan, 1997). It associates personal agency with operational circumstances, arguing that segregation arises not solely from personal challenges but also from institutional barriers, inadequate access to data, and limited involvement (Perkins & Zimmerman, 1995; Zimmerman, 2000). According to Rappaport (1987), empowerment entails the situation where organisations, communities, and individuals

have dominion over challenges that affect them (Rappaport, 1987). It focuses on the operation of power, and the way marginalised and vulnerable individuals take on challenges. Zimmerman (2000) maintains that empowerment comes in three folds, namely community, psychological, and organizational empowerment. For psychological empowerment, it comprises interactional, intrapersonal, and behavioral aspects. In relation to organizational empowerment, this comprises shared leadership, participatory governance, and access to important resources. Concerning community empowerment, this captures collective mobilization, organisational responsibility, and engagement in the plan of action. As such, empowerment is perceived as a process and outcome, connecting individual agency to structural change (Perkins & Zimmerman, 1995).

Empowerment theory centres on vulnerable groups, specifically PWDs, to acquire authority over themselves, access crucial resources, and influence social, political, and economic structures (Zimmerman, 2000). Suarez-Balcazar et al. (2023) argue that empowerment theory emphasizes dismantling of structural barriers and supporting the formulation of inclusive policies that promote the welfare of PWDs. The theory claims that certain barriers prevent marginalized individuals, such as PWDs, from obtaining employment even after obtaining the required qualifications (Huang & Huang, 2023). Consequently, marginalized individuals need to be empowered to overcome difficult situations (Stoykova, 2021; Suarez-Balcazar, 2023).

As regards the challenges associated with the DACF portion of the disability fund, they are varied. For instance, the Ghana Federation of Disability [GFD] (2021) noted mismanagement and misappropriation of DACF, leading to operational weaknesses in the management of the Disability Fund. Yet

others, such as Edusei et al. (2017) in their study in the Kumasi Metropolis, reported that PWDs noted challenges with the disability fund, including insufficient cash and delays in disbursement. Similarly, Opoku et al. (2018) explored the effects of the disability fund on beneficiaries from the perspective of PWDs in Yendi Municipal, Tamale Metropolitan, West Mamprusi District, and East Gonja District. The study revealed that a lack of information, the unpredictability of fund distribution, and inadequate funds emerged as barriers to accessing the funds. In a related study, Darkwah et al. (2019) examined the effects of DACF on people with disabilities in Asuogyaman District, collecting data from both beneficiaries and DFMCs. The challenges found were late disbursement of funds and misapplication of funds. For Ephraim et al. (2022), their study in Tema Metropolis centred on the benefits and challenges associated with PWDs' access to the disability fund component of DACF, and data were gathered from PWDs and DFMC members. It was revealed that delays in requests, procurement, and distribution of items, unpredictable fund distribution, transportation, and ineffective communication were among the challenges to accessing the disability fund. Regarding Karimu et al.'s (2024) study, its focus was on knowledge about the DACF, its access, and benefits, with data taken from PWDs and the implementers from Ashaiman, Tema Metropolitan Assembly, Ga North, Ayawaso West, Korle Klottey, Kpone Katamanso, La Dade-Kotopon, Krowor, Okai Kwei North, Ningo-Prampram district, and Weija-Gbawe Municipal Assemblies. The results revealed that items purchased were of poor quality, that the prices of items procured were inflated, and that there were differences in allocations. The review shows that while some studies focused solely on PWDs' perspectives, others focused on both PWDs

and implementers. However, all the studies treated the issue of challenges as peripheral. On the other hand, Adamtey et al. (2018) and Aasoglenang et al. (2025) studied the challenges of the disability fund from the standpoints of PWDs and DFMC. Ashiabi and Avea (2020), for instance, in their study collected data from PWDs and DFMC from 13 districts across Ghana, and it was revealed that inadequate stipend, beneficiaries' falsification of their identities, and political influence in the selection of beneficiaries were the challenges to accessing the disability fund portion of the DACF. Though this study focused on the challenges, it failed to compare them among respondents. Similarly, Aasoglenang et al.'s (2025) study in the Daffiama-Bussie-Issa District focused on challenges in accessing the disability allowance segment of the DACF, and data were collected from PWDs and DFMC. The study revealed that unpredictable disbursement schedules, inadequate funding, and less information about the operation of the disability fund emerged as the challenges. Although Ashiabi and Avea (2020) and Aasoglenang et al. (2025) studied PWDs and DFMC and the challenges of accessing the disability fund, they failed to compare these challenges from the perspectives of PWDs and DFMC. This creates a research gap, as such, the need for this study.

Methodology

Study Location

The Daffiama-Bussie-Issa District was chosen as the study district in the Upper West Region due to its small number of PWDs and resource constraints (Ghana Statistical Service, 2021). Despite its strategic location, the district faces challenges, including being predominantly rural (86.5% of its 38,754 population), lacking a hospital, and having key government offices concentrated in Issa, the district capital, far from other

communities. Yet, rearing and farming constitute the main livelihoods.

Research Design

The study adopted a qualitative research approach to gather in-depth data (Whitaker & Fitzpatrick, 2021) and employed a single-case study design. A case study is an inquiry that explores an issue within its real-world context, when the boundaries between the phenomenon and the setting are not clear (Yin, 2018). The fund appears as the case, while the case site is Daffiama-Bussie-Issa, where the disability fund is implemented.

Sample Size and Sampling Procedures

The study population covered DFMC and PWDs engaged in the fund in the Daffiama-Bussie-Issa District. The PWDs were visually, physically, and hearing impaired. It also covered those with leprosy and epilepsy. For the DFMC, it covered the secretary, the chairperson, and the GFD representative. The sample comprised 36 respondents selected using purposive sampling. The sample size is appropriate because, in qualitative studies, it must be small to ensure in-depth data collection (Subedi, 2021). The sample comprised 33 PWDs and three DFMC members. For the PWDs sample, saturation was reached at the 23rd respondent, whereas no saturation was attained for the DFMC sample. In total, 26 respondents were interviewed.

Data collection instrument, data collection, and data analysis

Data were collected using interview guides designed by the researchers. The issues explored were captured from the perspectives of PWDs and that of DFMC. Specifically, the issues covered in the instruments were funding accessibility, timely allocation, and information dissemination. The interviews lasted 30 to 40 minutes. Data collection started after ethical clearance from the

Research Ethics and Review Board of the University of Business and Integrated Development Studies was granted. A consent letter was sent to the respondents informing them of the study, assuring them of confidentiality and anonymity, and seeking their permission to record the interviews. After all the ethical requirements were met, the researchers proceeded to the field and collected the data in March 2024 in both English and Dagaare. For the analysis, the data were first transcribed and subsequently explored following a manual inductive thematic analysis approach. The analysis involved coding, pattern identification, and theme development (Taherdoost, 2021). The challenges were initially presented by respondent category, after which a cross-analysis was conducted to compare and contrast the findings across the two groups. The study undertook member checking to verify the exactness and trustworthiness of the results.

Results

The results offered reflect the respondents' reported experiences and articulated reservations but not verified textual evidence. Though these reports offer treasured understanding into lived realities and perceived challenges, they remain subjective, and context bound. As such, the results should be understood as experiential and perception-based evidence that highlights issues requiring further corroboration through documentary analysis or institutional review. The results are first presented from the perspectives of DFMC and PWDs and later followed by a synthesis analysis.

Disability Fund Challenges from the Standpoint of DFMC

This segment presents the challenges faced by the disability fund from the DFMC's position. Evidence from the interviews

revealed that inefficiencies and irregularities in fund management, challenges in application and accessibility, financial inadequacy, and value and suitability of resources emerged as the dominant challenges to the fund's operation.

First, administrative and operational inefficiencies emerged as a problem in the management of the disability fund. Specifically, it covers poor investment of disability funds, irregular disbursement of disability funds, and corruption. In consonance with these results, one of the members of the DFMC complained about the challenge of the disability fund's inadequacy and ineffective investment of disability funds, as it was revealed that “inadequacy of the fund is key, and we also have non-performance of past beneficiaries due to diversion of some of the funds”. Similarly, a key informant from DFMC said, “when we provide financial support to a person with a disability to purchase a quantity of items, the individual may acquire the required number and redirect the remaining funds to other livelihood activities.” This was emphasised by another participant (key informant) “when you see what some of the beneficiaries use the stipend for, you will know it is misapplied. So, when you move out to monitor them, you realise the funds are not being used effectively.” Another key informant from DFMC proclaimed, “We saw that some of the money we often disbursed to the people (PWDs) are not managed the way we want.” The quotes show that funds given to the PWDs are misapplied.

On the challenge of delays in disbursing disability funds, one of the members of the DFMC elaborated, “delays in the release of disability funds often prevent timely disbursement, leaving PWDs unable to purchase budgeted items as planned due to rising costs” (8th March 2024 at Issa).

Relating to corrupt practices of officials of the disability fund at the district assembly

level, one of the key informants expressed that “some beneficiaries report going to the district assembly to collect approved disability funds but receiving nothing, raising concerns about fund mismanagement and accountability.”

The second crucial challenge is access to the DACF's disability allocation, largely due to the unplanned procedure and poor communication. It emerged that the information about the fund's application process is inadequate. As a result, potential beneficiaries often do not know how to proceed. Also, it emerged that obtaining information about the fund and its payment schedules is difficult. Some participants noted that they applied, had their applications approved, but never received the money, and suspect corruption is at play. Aside from that, it was noted that incomplete applications, such as those lacking supporting documents, were typical of nonpayment by applicants. In this regard, a key informant from DFMC noted that “PWD could sometimes apply to the disability fund and wait up to two years without receiving the support”.

Moreover, a key informant from DFMC alluded that “some letters from applicants wait for so much a time at the office of the District Social Welfare and Community Development that they get lost without ever being honoured, which often results in wrongful accusations of some members of the DFMC.” Moreover, the secretary of the DFMC explained that “some applicants submit requests without the required supporting documentation. For example, when an individual states in the application that they are a student of a particular school but fails to attach proof of enrolment, the submission becomes incomplete and difficult to process.” It was again claimed that “some of them (PWDs) write, you trace to the community, and you cannot find them. Most of them (PWDs) submit support

applications that are not feasible and without realistic budgets.”

Similarly, insufficient information about the status of an application was a challenge encountered. This has led to some potential beneficiaries not receiving the grant.

Apart from the above challenges, the third vital challenge to the disability fund is inadequate funding. The evidence suggested that although the disbursed amount increased, it remained inadequate to meet the needs of PWDs. A typical situation was when a respondent noted that the previous amounts of GH¢200 to GH¢500 were better than the current amounts, as the coverage is now limited. Also, delays in the disbursement of disability funds were a prominent issue, as the funds often do not arrive when needed. This unpredictable situation has led to the approval of payment applications without the funds being released, leaving applicants disappointed.

The fourth challenge concerns the quality of the items given. It was reported that most of the items given were of poor quality. It has been claimed that substandard assistive devices, such as wheelchairs, were provided. For instance, a key informant reported, “instead of giving us the money to buy the assistive devices, they are bought and given to us. Most of the time such items are of poor quality and do not last.” The quotation implies that substandard items are purchased for the PWDs. Thus, the purpose of purchasing the items is not ultimately served.

Disability Fund Challenges from the Standpoint of PWDs

This segment focuses on the challenges affecting disability fund allocation from the perspective of PWDs. The challenges focused on five broad themes: inefficiencies in managing the fund; political interference and corruption; financial inadequacy; the quality and suitability of assistive devices; and transportation.

First, inefficiencies in managing the DACF's disability fund allocation are a challenge. PWDs have reported that standardized applications were submitted and that the selection of potential beneficiaries was not conducted in an orderly manner. They noted that the lack of a standardized process can lead to multiple submissions by PWDs. There were instances where selections were made without recourse to the budget. This delayed disbursement to some of the selected beneficiaries. Also, some applications could not be traced. Other respondents noted they had no idea of the fund's financial status or payment plans. A typical situation was when a respondent noted: “I was selected but it took more than a year before I received the stipend.” Likewise, another PWD remarked, “we do not have any information as to when the allocation from the district assembly common fund will come. As such, we are not able to plan.” The quotations illustrate payment delays and limited information about availability.

Additionally, the challenge of political interference and corruption among implementing officials was noted, further affecting the worth and suitability of the resources offered to beneficiaries. On the challenge of political interference, one of the beneficiaries (PWDs) had the following to say “concerns were raised about the lack of transparency in selecting PWDs to receive funds, with suspicions of political influence, though some dismissed the issue, suggesting the money might not have come from the disability fund.” On corrupt practices of implementing officials and procurement of weak items or devices for disbursement, one of the respondents claimed, “there are credible concerns that some officials involved in the administration and disbursement of the disability fund engaged in corrupt practices”. Moreover, one other PWD claimed “I received a wheelchair which was not of good quality.”

Moreover, the financial inadequacy appeared as a challenge to the disability fund. It emerged that, though the disbursed stipend rose, the funds did not meet the beneficiaries' needs. It emerged that previous disbursements were better, as they ensured greater coverage with smaller amounts than the current regime. Additionally, delays in releasing disability funds were a significant issue, with participants noting that payments did not usually align with beneficiaries' needs. The unpredictable nature of fund disbursements also led to the approval of applications without the funds being released, causing significant frustration among PWDs. With regards to the inadequacy of disability fund support, one beneficiary (PWD) disclosed that “allocating disability funds in small amounts to multiple beneficiaries is seen as ineffective, prompting complaints to the District Chief Executive about the need for more substantial support for fewer individuals to create meaningful impact.”

Another vital challenge is the value and suitability of the assistive devices provided. Some of the respondents mentioned that it appears substandard assistive devices and items, such as wheelchairs, are bought, and within the shortest possible time, they break down and are unable to serve the purpose for which they were acquired. For instance, a respondent reported, “I received two wheelchairs that were not of good quality. This issue was linked to the inadequacy of the disability fund, which limited the ability to procure high-quality items.” The quote shows that low-quality items were purchased on the given PWDs. Since they are substandard, they failed to serve their purpose.

Additionally, beneficiaries often faced challenges travelling to Issa to collect their support, with some having to negotiate a share of transportation costs with community members or walk long distances. On the other

hand, one of the PWDs (beneficiaries) explained that when their applications are sometimes approved, and they are chosen to receive assistance from the disability fund, it is difficult for them to travel to Issa, where the district assembly is situated. According to this participant, some often have the option to negotiate a sharing ratio with a community member who has a motorbike before they can collect their money. Alternatively, others who sometimes include visually impaired persons with children as their movement aids walk for many kilometres from their communities to Issa in order to access the district assembly to confirm their details and collect their disability fund support.

Synthesis Analysis

It is important to highlight the differences and similarities between the challenges described by DFMC and PWDs. In terms of commonalities, both the DFMC and PWDs experience slow fund release, inadequate information about the work, financial constraints, and bribery. Also, the beneficiaries and administrators of the disability fund have complained that the non-harmonised application process is a major cause of operational inefficiencies. However, PWDs focused more on political meddling, accompanied by negative perceptions and poor-quality goods. These challenges tend to limit the effectiveness of the disability fund to improve the living standards of the beneficiaries.

Discussion

Empowerment theory provides a coherent framework for interpreting these findings by situating poverty and exclusion within structural power relations rather than individual deficits (Perkins & Zimmerman, 1995; Zimmerman, 2000). The challenges identified in this study reflect constraints across psychological, organizational, and community levels of empowerment. At the

structural level, the persistence of the 3% allocation to the Disability Fund, despite recommendations to increase it to 5% (Edusei et al., 2017), signals limited institutional responsiveness. Irregular national-level disbursement further weakens beneficiaries' ability to plan and execute time-bound investments in education and agriculture (Darkwah et al., 2019; Opoku et al., 2018). From an empowerment perspective, such instability constrains agency by restricting predictable access to resources, thereby reinforcing dependency rather than enhancing control over life outcomes (Sadan, 1997).

Aside from that, insufficient funding, compounded by economic shocks such as COVID-19, limits access to assistive devices and productive capital (Opoku et al., 2018). This reflects capability constraints, in which structural inadequacies limit effective freedom to act. Empowerment theory argues that without adequate material resources, psychological empowerment alone cannot translate into meaningful change (Zimmerman, 2000). More so, organizational empowerment is further undermined by weak governance practices. Inadequate information sharing and unstandardized procedures create information asymmetry, reducing beneficiaries' interactional empowerment, particularly their critical awareness and capacity to navigate institutional systems (Perkins & Zimmerman, 1995). Discretionary decision-making, political interference, and weak procurement processes reflect institutional gatekeeping and domination (Ashiabi & Avea, 2020; GFD, 2021; Karimu et al., 2024). These practices erode trust and limit participatory governance, thereby constraining both organizational and community empowerment (Rappaport, 1987). Besides, logistical barriers that restrict access to funds and weaken DFMC monitoring capacity further reduce

behavioral empowerment. When beneficiaries face high travel costs or limited follow-up, their ability to sustain participatory action diminishes (Ephraim et al., 2022). Collectively, these findings demonstrate that empowerment remains structurally constrained. These challenges hinder the proper execution of the PWD Act of 2006 (Act 715) and the DACF framework, making compliance with their policy requirements difficult (Edusei et al., 2017).

Conclusions and Policy Implications

The focus of this study was to explore the challenges to the operation of the disability fund allocation from the DACF from the perspective of PWDs and DFMC. From the exploration, inefficiencies and irregularities, political interference and corruption, financial inadequacy, quality and suitability of assistive devices, and transportation were perceived as the challenges to the operation of the disability fund. The existence of these challenges reduces the operational effectiveness of the disability fund. Yet, the study's limitation is that the challenges identified and reported by respondents were based on their knowledge and doubts rather than on documentary evidence. Consequently, future investigations on the challenges of DACF allocation to the disability fund should include documentary evidence.

Based on the findings, several recommendations are advanced. We recommend that the government increase the Disability Fund portion of the DACF from 3% to 5% to ensure there is adequate funding to disburse to beneficiaries. Further, a needs-based disbursement approach should be adopted to tackle continual funding gaps. Aside from the above, a uniform application procedure and digital tracking systems would improve accountability and reduce discretion. Finally, all purchases of assistive

devices and items should be based on a needs assessment.

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