

# Challenges Associated with the Implementation of the Disability Fund in Ghana: A study in Twifo Hemang Lower Denkyira District

EDWARD KWESI ACQUAH

University of Siegen, Siegen, Germany  
E-address: eddyoppong2001@yahoo.com

## Abstract:

*Pro-poor intervention programmes are designed to improve the quality of life for the underprivileged population while reducing issues of poverty, vulnerability, and marginalization. One of these initiatives aiming at reducing poverty and improving the societal perception of persons with disabilities is the Disability Fund programme, which receives a proportionate share of the District Assemblies Common Fund allocations and is being implemented in Ghana. Unfortunately, a number of challenges prevent this pro-poor intervention programme from being implemented and managed successfully in Ghana. These challenges include, among others, political interference, delays in the release and disbursement of funds, and misuse of funds. The establishment of a database on PWDs, the use of a biometric payment system, as well as regular monitoring and evaluation of the fund's disbursement and utilization by the appropriate independent authorities at all levels from national through regional to district are all recommended strategies to improve effective and efficient management of the disability fund.*

**Keywords:** Persons with Disability, Implementation, Challenges, District Assemblies Common Fund, Disability Fund, Twifo Hemang Lower Denkyira

## 1.0 INTRODUCTION

In order to safeguard the fundamental liberties and human rights of all Persons with Disabilities (PWDs) and to uphold and promote their innate dignity, Ghana has signed, ratified, and enacted a number of international treaties, such as the African Decade of Disabled Persons and the Convention on the Rights of Persons with Disabilities (United Nations, 2006). The Ghana Federation of the Disabled (GFD), the Ghana Association of the Blind (GAB), the Ghana National Association of the Deaf (GNAD), the Parents Association of Children with Intellectual Disability (PACID), the Department of Social Welfare, and the National Council on Disability (NCD) are just a few of the organizations that have emerged to advocate for the rights and inclusion of people with disabilities (Republic of Ghana, 2006). At the national level, further laws and policies that cater for and take into account the needs of PWDs have been implemented, either singly or in conjunction with other sectors (Republic of Ghana, 2008). The Fourth Republican Constitution of 1992, the Children Act of 1998, the Labour Act of 2003, and the National Disability Policy of 2000 are among them (Republic of Ghana, 2010). In order to address issues relating to rights, education, health care, employment, housing, transportation, and medical rehabilitation services, as well as the creation and

dissemination of pertinent information and the involvement of PWDs in cultural activities, and all dimensions of social life, the Persons with Disabilities Act, Act 715 was passed in 2006 (Republic of Ghana, 2008). Due to its connection to poverty, the topic of disability in Ghana has changed from being one of human right issue to a more of development issue. In view of this, various governments and parliaments of Ghana, as well as non-governmental and civil society organizations over the years, have also promulgated and implemented a variety of programmes and projects, including the Disability Fund, Livelihood Empowerment Against Poverty (LEAP), Local Enterprises and Skill Development Program (LESDEP), and the national Community Based Rehabilitation (CBR) programme, among others, to support people with disabilities and their families (Ghana Statistical Service, 2014). So, difficulty in carrying out tasks is crucial for the national and global development agenda.

However in all civilizations, but especially in emerging ones, this issue continues to be extremely sensitive and stigmatized (Groce & Kett, 2017). The indicators that most frequently come up in responses to questions about difficulties performing tasks and disability-related issues are the following: prevalence of difficulties performing tasks; distribution of people with difficulties performing tasks (such as demographic, socioeconomic, and spatial factors); degree or severity of difficulty in performing tasks, including the number and percentages of people with significant disabilities, among others (Ghana Statistical Service, 2021). Throughout the past years, the government of Ghana has launched numerous policy and programmatic measures to reduce poverty among persons with disabilities and to promote their involvement in socioeconomic activities. One of the initiatives being used to fight poverty in the nation is social protection, which takes the form of cash transfers. This programme is increasingly essential in the fight against poverty among persons with disabilities. Act 455, passed by Ghana's parliament in 1993, and established the District Assemblies Common Fund (DACF) Act.

The Act mandates that District Assemblies at the local level receive an annual allocation of not less than 5 percent (now modified to 7.5 percent) of Ghana's overall revenue for development (Parliament of Ghana, 1993; NCPD/GFD, 2010; Gyebi et al, 2013). The District Assemblies use the monies allotted to them to carry out decentralized activities, as well as projects and programmes for community development, in the areas under their control (NCPD/GFD, 2010). According to Abebrese (2011), the DACF stipulates that each District Assembly in Ghana must set aside 3% of its share of the transferred funds for the welfare, maintenance, and activities of Persons with Disabilities (PWDs). After funds are sent to the District Assemblies, each one is expected to set aside 3% of those funds for persons with disabilities (NCPD/GFD, 2010). The National Council on Persons with Disability/Ghana Federation of the Disabled (NCPD/GFD, 2010) states that the goal of the DACF allocation for persons with disabilities (physically challenged) within the districts is to reduce poverty for all PWDs, especially for those who are not employed in the formal economy, as well as to improve their social standing through honorable work. There hasn't been any reflection on the impacts of such allotted monies on the beneficiaries in relation to the development, implementation, and management of the disability fund and its legal supporting frameworks for more than ten years.

In addition, a large number of disabled people are unaware of the local funds' usage and management. This demonstrates that despite the distribution of these monies to persons with disabilities at the municipal and district levels in an effort to reduce the inequality gap among the different categories of the population, poverty

among persons with disabilities continue to increase in many part of Ghana (Ghana Statistical Service, 2014). Additionally, there are no general guidelines for selecting and qualifying beneficiaries for fund disbursements. However, the there is growing concern and observations by the general public and other stakeholders that suggest there are prejudice, particularly along lines of political affiliation, in the options and selection of beneficiaries for Disability Fund payment. In many local government districts, there is a dearth of information regarding the challenges associated with implementation and the effects of the disability fund on persons with disability. Since Twifo Hemang Lower Denkyira District is one of the local government area in Ghana, it is the goal of this study to provide some information regarding how the fund is being used, the challenges associated with the implementation of the disability fund and provide suggestions on how to improve the implementation and disbursement of the fund.

The rest of the paper was organised as follows: section two discussed materials and methods. Section three discussed results and discussions. Finally, section four also looked at conclusions and recommendations.

## **2.0 MATERIALS AND METHODS**

### **2.1 Research Design**

The researcher conducted the investigation using the descriptive-survey approach. Descriptive research, according to Aggarwal (2008), focuses on gathering information on present situations or conditions in order to describe and interpret them. According to Cresswell (2013), the scientific method is used in descriptive survey research by critically scrutinizing and examining the sources of the materials, analyzing and interpreting the findings, and making conclusions and predictions.

### **2.2 Participants**

The population for this study included all persons with disabilities within age of 15years and above.

Using a convenience and purposive sampling technique, a sample size of 150 were chosen for the study, to whom questionnaires were administered. 10 staffs, 5 from the District Assembly and 5 from the Social Welfare were also interviewed with the aid of a guide which consisted both closed and opened ended questions. According to the study, (35%) of respondents had visual impairments, (34%) were deaf and dumb, (31%) were physically challenged. According to the study, in terms of disability by sex, there were more males (54.7%) than females (45.3%). In terms of age, the study found that (14.1%) of persons with disabilities were below the ages of 20, (46.6%) were between the ages of 21 and 60, and (39.3%) were over the age of 60. In terms of education, the study also revealed that (3%) of persons with disabilities had formal education only up to the preschool level, (44,7%) had formal education only up to junior high school, (6.9%) had formal education only up to senior high school, and (45.4%) had no formal education at all. The study discovered that in the domain of economic activities of persons with disabilities, (52.8%) were employed and economically engaged, (47.2%) were not employed. The study's findings regarding the sex breakdown of disability fund beneficiaries showed that (44.9%) of males and (55.1%) of females were recipients and have benefited from the fund.

### **2.3 Instruments**

Information was solicited from the participants using structured questionnaire. The researcher designed and validated the questionnaires before the questionnaires were administered to the participants.

### **2.4 Data Gathering Procedure**

The researcher sort for permission before the data was collected. The collection of the data took four weeks. The information from the participants were gathered with the help of four expert research assistants. All ethical issues pertaining to the research and the participants were taken care of before the questionnaires were administered. This gave the researcher the chance to clear up any ambiguities that occurred while gathering the data.

## **3.0 RESULTS AND DISCUSSIONS**

The implementation of the disability fund at the district level is hampered by a number of issues.

The following issues were noted as reasons limiting the application of the disability fund from the empirical study in Twifo Hemang Lower Denkyira District.

### **Political Interference in the Management of the Disability Fund**

The District Chief Executive (DCE) is the district's political figurehead and the local representative of the President of the Republic of Ghana. The field research revealed that, despite the disability fund management guidelines not explicitly defining his role, the district chief executive has a significant influence over the district's decision to choose beneficiaries for the program and the brand of machinery and equipment to be purchased for the beneficiaries. As a result of his meddling, the choice of the recipients and the kind of donation are now made along political lines. Hence, beneficiaries are usually chosen based on people who support the political party in power rather than the severity of the applicant's disability or level of need. This has had an impact on how the disability monies are allocated and distributed to all people with disabilities. Due to political meddling by District Chief Executives, Members of Parliament, and other government appointees at the district level, disabled people with serious needs and issues are sometimes refused access to the monies.

### **Delay in Release and Disbursement of Disability Fund**

The study established that the only source of fund from the central government for persons with disabilities is the Disability Fund, which accounts for 3% of the District Assembly Common Fund (DAFCF). Through the releases from the central government to the local government, the beneficiaries at the local and community levels have access to the disability fund. Every quarter of the year, the money is meant to be released and distributed to the recipients. However, the study revealed that the quarterly release of the fund have not been reliable over time due to delays. Before recipients can receive the next tranche of the funds, it must take almost a year. The beneficiaries' ability to plan effectively and mobilize cash is unlikely to be helped by the erratic flow of disability funds releases.

### **Lack of Monitoring System**

The study established that although recipients receive the requested equipment and financial benefits for their intended uses, there is no monitoring system in place at the national, district, and community levels to check and track the usage of these issued things and funds. Hence, the monies and products that have been disbursed are not authenticated and analyzed to determine whether they are being used for the intended objectives for which they were given. The beneficiaries of the disability funds are typically left to go about using the money and the items given to them without proper and frequent monitoring and supervision, with the officials in charge of the funds failing to properly check to see whether the beneficiaries use the money and the items given to them for the intended purposes. The recipients invest the funds and goods in unprofitable activities which do not help them to get extra income to supplement their income and lead better lives.

### **Poor Quality of Disbursed Items**

The empirical investigation also showed that inferior brands of the commodities beneficiaries requested in their applications were instead delivered to them. The results of the field study showed that the disability fund's beneficiaries have no influence on the purchases of the products they have requested; rather, the disability fund management committee decides which model and brand of equipment is best for each beneficiary. The beneficiaries who were interviewed claim that the management committee frequently provides them with products that quickly deteriorate and are no longer useful. Once more, it was found that even if these subpar goods are purchased for less money, the management committee's price quotations during budget hearings typically reflect expensive, high-quality goods. This information shows that those in charge of implementing and allocating disability money buy inferior products for people with disabilities that don't last as long when used. This situation, which seems to be the same all over the nation, has made many disabled people's lives worse rather than improving them by making them more economically engaged and able to earn money for better living conditions.

### **Misappropriation of Disability Common Fund**

The empirical investigation also showed that the expenditure officers who manage the disability fund accounts at the district level frequently divert transfers from the federal government's disability fund to other uses. There are frequently interferences in the distribution of disability money because the District Chief Executive (DCE) serves as both the political and administrative leader of the District Assembly. The disability funds are often allocated by the Chief Executive of the District Assembly for the reimbursement of unpaid contract sums owing to contractors. In other cases, the District Assembly even uses the disability money to build physical projects rather than distributing them for use by people with disabilities. As a result, there are less monies available to provide to beneficiaries who are disabled.

### **Inadequate Entrepreneurial skills**

According to data on the educational status of people with disabilities, the majority of them only reach a basic level of education. There are low levels of educational attainment among the disabled. The literacy rate for persons with disabilities is very low. The officials in charge of the fund disbursement at the local level may not always evaluate the skill set, the potentials, and the capabilities of the businesses that

beneficiaries intend to start with the funding and machinery, despite the fact that machinery and equipment are frequently provided to beneficiaries of the disability fund based on their requests. Also, the capacities of the beneficiaries are frequently not improved, and they are frequently lacking the necessary skills for starting businesses and projects that might help them earn additional revenue for a comfortable lifestyle.

#### **4.0 CONCLUSION AND RECOMMENDATIONS FOR PRACTICE**

Based on the findings from the study, the following conclusions are made. Political influence in the management of the disability fund is one of the difficulties the study identified for people with disabilities when trying to utilize the fund. Hence, recipients are typically chosen based on their political party allegiance rather than the severity of their disability or their needs. Likewise, the analysis showed that the release and payout of the disability fund to the beneficiaries frequently takes longer than expected. The analysis showed that, in most cases, it takes over a year before beneficiaries gain access to the subsequent tranche of the fund after the first quarter release, as opposed to releasing and disbursing the fund to the beneficiaries on a quarterly basis. This typically has an impact on how PWDs use the fund. The research also showed that the recipients' capacities are frequently not improved and that they lack the necessary skills to start businesses and projects that might assist them generate additional revenue for a comfortable lifestyle. Similarly, the study discovered that the management, disbursement, and application of the disability funds at the district level are significantly hampered by the absence of an effective monitoring mechanism. The study also showed that officials in charge of managing and allocating disability funding make lower-quality purchases that do not hold up as well over time. Instead of assisting them in resolving their issues and enabling them to become economically active and earn money for improved living conditions, this situation has made the misery of many disabled people worse. Finally, the investigation found that the disability fund is frequently misused. It was discovered that the authorities at the District Assembly frequently uses the disability funds allocations to pay off past-due invoices for contractors. In other cases, the District Assembly even uses the disability money to build physical projects rather than giving them to people with impairments.

From the empirical evidence gathered from the study, it is prudent to take into account certain precepts and pertinent best practices in order to improve the implementation, management, maximization, and full utilization of the benefits of the disability allocation of the disability fund in Ghana, particularly within the Twifo Hemang Lower Denkyira District of the Central Region. A database on all people with disabilities and their corresponding locations within the district needs to be compiled by the Association of People with Disabilities in collaboration with the Social Welfare Department of the District Assembly. This will improve record keeping at the neighborhood and district levels and provide a data pool from which groups of beneficiaries could be chosen to administer the disability fund. When batches of beneficiaries are properly documented, it will reduce beneficiary duplication and eliminate the scenario where some persons are continuously receiving benefits from the fund while others have never received any. The Disability Fund's present administration and disbursement mechanism has to change its approach to policy. The disability fund needs to be managed by an independent body other than the District Assembly's core staff such as the thus the District Chief Executive, the District Coordinating Director, District Budget Officer and the District Finance officer in order

to meet its intended goals and for better accountability. Even when the distribution of commodities to beneficiaries has replaced the cash system, implementing a biometric validation and payment system is still advisable.

This system will offer a platform so that, before benefits are delivered to recipients at the district and local levels, their identities must be confirmed, vetted, and authenticated using an electronic system from the fund program's head office in order to ensure transparency. The beneficiaries' use of the things distributed from the disability fund purchases needs to be periodically monitored at the local and national levels. So, it's important to periodically evaluate if the resources distributed are actually being used for their intended purposes. Building the capability and entrepreneurial skill set of the beneficiaries who have received machinery and equipment for business endeavors is crucial to achieving the Disability Fund's goal in its entirety. Hence, a portion of the disability payments should be set aside for ongoing skill development and capacity building for recipients to improve their capability for entrepreneurship. The recipients' hidden potential will be further revealed through these training programs.

Presently, the Disability Fund, which makes up 3% of the District Assemblies Common Fund, is the only source of money for financial help to people with disabilities (DACF). As a result, it is necessary to explore other funding sources in addition to the DACF releases, which are already a burdensome expenditure financing source. Examples include the Internally Generated Funds (IGF) of the District Assembly and Non-Governmental Organizations (NGOs). The share of the disability budget allotted to the district assemblies has to be revised and may even be increased. The amount and proportion distributed to each beneficiary must also be increased, which needs to be taken into consideration. Also, recipients of the disability fund should get payments based on their level of need rather than necessarily receiving equal benefits for everybody. This will make it easier for people with severe disabilities to receive slightly larger benefits to handle their associated issues, which could be more difficult to manage than those of those with mild or moderate disabilities.

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