

# **Leaving no one behind: an assessment of access to the District Assembly Common Fund among women with disability in Northern Ghana**

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## **Introduction**

Globally, persons with disabilities (PWDs) are significantly less likely to have access to resources and this, to a large extent is due to the fact that they have lower access to education and paid occupation (Darkwah, Mensah, & Mensah, 2019; Mitra, Posarac, & Vick, 2013; Naami, Hayashi, & Liese, 2012; World Health Organization & World Bank, 2011). Persons with disabilities therefore have to depend on relatives for financial support, food, healthcare and access to other basic amenities (Grischow & Mfoafo-M'Carthy, 2021; Mulubiran, 2021). Due to the pervasive nature of stigma against PWDs, even those with the requisite skills may be unable to find jobs, may be employed in low paying jobs or have poor access to quality healthcare (Abraham, Agyei-Baffour, & Yarfi, 2018; Ganle, Apolot, Rugoho, & Sumankuuro, 2020; Ganle, Baatiema, Quansah, & Danso-Appiah, 2020; Ganle, Ofori, & Dery, 2021; Mfoafo-M'Carthy, Grischow, & Stocco, 2020; Schenk et al., 2020). The social model of disability highlights how PWDs are left with informal, fragile, unreliable, dangerous, and socially insecure livelihood possibilities that do not need advanced skills or financial resources due to the fact that effective structures have not been put in place to enhance their standard of living (Mulubiran, 2021; Naami, 2014; Opoku, Swabey, Pullen, & Dowden, 2018). The inability of disabled people to participate fully and gainfully in paid public and private employment is further limited by the inaccessibility of physical infrastructure and facilities, as well as their health conditions, low educational attainment, societal and employer attitudes, and lack of financial resources (Adjei-Amoako, 2016; Ganle, Baatiema, et al., 2020; Mulubiran, 2021; Stienstra & Lee, 2019; van Pletzen, Kabaso, & Lorenzo, 2021). Promoting more inclusive societies and employment opportunities for PWDs

in both developed and developing countries demands improved access to basic education, vocational training relevant to labor market needs, and jobs suited to their skills, interests, and abilities, with adaptations as needed (Ghosh, Ghosh, & Bahl, 2012; World Health Organization & World Bank, 2011). In addition to the above and due to the fact that PWDs continue to face numerous challenges when it comes to social mobility, it has become necessary that social protection policies such as cash transfer opportunities are put in place to give PWDs access to resources needed to advance their education, provide start up capitals for economic ventures, learn a trade or cater for their health needs. This is in line with the United Nations Convention of Persons with Disability and the Sustainable Development Goals aimed at *“eradicating extreme poverty for all people everywhere, implementing nationally appropriate social protection systems and measures for all”, and ensuring access by persons with disabilities, in particular women and girls with disabilities and older persons with disabilities, to social protection programmes and poverty reduction programmes”* among other proposed targets (United Nations, 2006, 2016). To this end, very few studies have examined women with disabilities’ (WWDs) knowledge and access to such social protection policies in Ghana despite the fact that extant literature suggests that WWDs are less likely to be employed and have a good standard of living. In recent times, the Government of Ghana has made some attempts in addressing the challenges of PWDs by enacting the 2006 Disability Act 715 (Government of Ghana, 2006) and by providing some livelihood opportunities for PWDs. One of such flagship interventions is the Disability Common Fund (DCF) (a cash transfer social intervention for PWDs in Ghana) which is 3% of the District Assembly Common Fund. In this study we provide empirical data on WWDs knowledge of, and access to the DCF after nearly 20 years since it was introduced.

## **District Assembly Common Fund (DACF)**

In 1992 under Article 252 of the Republic of Ghana's constitution, the District Assembly Common Fund (DACF) was formed to provide the District Assembly (DA) with financial resources for local development (Adisah-Atta & Boahen, 2017; National Council on Persons with Disability(NCPD), 2010). It was established with the objective of combating poverty and improving the lives of citizenry, particularly those in rural areas because District Assemblies work closely with local people, and their activities have the greatest influence on their lives (Ahiabor, 2013). The Fund is utilized to assist diverse projects and programs such as providing economic assistance for business startups, health care, sanitation, housing, educational infrastructure, and quality education aimed at improving the lives of people at the local level (Abodey, Vanderpuye, Mensah, & Badu, 2020). The creation of the Fund was part of attempts to operationalize decentralization and solve the persistent issue of insufficient funding for local development in the country (Ahiabor, 2013; Bandie, 2015). It is easier for constituents of various District Assemblies then to access and benefit from the resources that are distributed from the national level. The DACF therefore implements initiatives to alleviate poverty in the country through social protection policies and plans in the form of cash transfers. Under the DACF, initiatives such as the Livelihood Empowerment Against Poverty (LEAP); which helps severely disadvantaged families across the country by providing cash and free health insurance to eligible households with poor elderly people, the Ghana Shared Growth and Development Agenda, the National Youth Employment Programme (NYEP), the National Disability Scheme commonly known as the Disability Common Fund (DCF) for PWDs are among pro-poor policies that have been adopted (Adamtey, Oduro, & Braimah, 2018; Arkorful et al., 2020). However, knowledge regarding the DACF and Disability Common Fund for PWDs and access to these Funds remain

unsatisfactory, though it was instituted for their benefit (Adisah-Atta & Boahen, 2017; Aliu & Fuseini, 2014).

### **Disability Common Fund (DCF)**

The Government of Ghana has lately made some attempts to improve upon the well-being of PWDs in conformity with international regulations and reforms (Abodey et al., 2020; National Council on Persons with Disability (NCPD), 2010). One of such attempts is the Disability Common Fund for PWDs under the DACF which is a transfer program for people with disabilities (Ashiabi & Avea, 2019). DACF was ratified to reduce poverty among all people, including PWDs, and to improve upon their social image through dignified work (Aliu & Fuseini, 2014; Ashiabi & Avea, 2019). The aim of the Fund is to economically empower PWDs by improving their sources of income and providing educational assistance for disabled children, students, and apprentices (Adamtey et al., 2018; Aliu & Fuseini, 2014). The Fund among other things will enhance the capacity of various Organizations of Persons with Disabilities (OPWDs) to champion the course of their members, educate them on disability problems, and offer technical assistance and assistive gadgets for PWDs (Abodey et al., 2020; Adamtey et al., 2018; National Council on Persons with Disability(NCPD), 2010). The Fund will be open to OPWDs members and also, individual PWDs who are not members of any OPWD can apply for financing under the DACF's areas of financial assistance for PWDs (National Council on Persons with Disability (NCPD), 2010). The DCF receives a 3% share of the District Assembly Common Fund from the Government of Ghana as part of the implementation process (Abodey et al., 2020; National Council on Persons with Disability(NCPD), 2010). Past research has shown that PWDs who were unemployed accessed the Fund hence the Fund appears to be a viable source of working capital for participants to engage in economic activities (Opoku, Nketsia, Agyei-okyere, & Mprah, 2019) and for some the most common reasons for submitting a request to access the Fund

was to get seed funding for petty trading (Adamtey et al., 2018). PWDs who accessed the Fund used the money received for educational advancement, boost their enterprises, obtain assistive gadgets, or as a means of livelihood (Edusei et al., 2017). Although the Fund has the ability to improve upon the lives of PWDs as indicated above, till date there remains a significant challenge with regards to access to the Fund. These challenges associated with access come in three main forms. First, scant studies have found that there are many persons with disability who have no knowledge of the DACF or DCF (Aliu & Fuseini, 2014; Darkwah et al., 2019). Secondly for those who have knowledge about the Fund, there is evidence that access to the Fund and disbursement of grants for PWDs have been difficult (Abodey et al., 2020; Adamtey et al., 2018; Opoku et al., 2019). Many of the applicants have indicated that they had applied for the grant multiple times but had been unsuccessful each time (Opoku et al., 2019). While funds are intended to be deposited in quarterly installments into the District Assemblies Common Fund (DACF) and each District Assembly is expected to devote 3% of its Fund share to PWDs under its authority (Adamtey et al., 2018), only occasional transfers are made and delays were observed (Aliu & Fuseini, 2014; Darkwah et al., 2019; Edusei et al., 2017). Thus, insufficient transfer made to the Fund will imply that applicants will be unable to have access to the cash transfer (Opoku et al., 2019). In addition, for PWDs who seek to access the Fund there have concerns about District Assemblies withholding information concerning the application procedure, modality for allocating grants to their members, qualification, benefit amount, and accessibility frequency, all of which are controlled by political players leave a lot to be desired (Arkorful et al., 2020; Ashiabi & Avea, 2019; Edusei et al., 2017; Opoku & Nketsia, 2021). Since they are considered unable to utilize the dispersed resource, the most vulnerable PWDs are denied access to the Fund (Ashiabi & Avea, 2019). Lastly, due to infrastructure and transportation challenges even persons who know about the Fund are not able to access it (Ashiabi & Avea,

2019). In this study we examine the factors that are associated with access to the Disability Common Fund among women with disabilities in northern Ghana. While other studies have used qualitative approaches to examine access of the Fund, this study employed quantitative data to evaluate the factors associated with awareness of and access to the Disability Common Fund in Ghana.

## **Methods**

The study relies on data from 712 women with disabilities of reproductive ages 15-49 years who are part of an intervention study being implemented in four selected districts in northern Ghana (Ganle et al., 2021). The Districts, Savelugu, Central Gonja, West Gonja, and Bunkpurugu are reported to have some of the highest rates of disability in Ghana (Ghana Statistical Service, 2013). Women with physical, visual and albinism/epilepsy impairment were purposively identified and invited to participate in the study. Research assistants who included those with physical disabilities were trained and the quantitative instrument was piloted. This baseline data was collected from April to May 2021. The trained research assistants conducted face to face interviews using questionnaires on tablets computers programmed on REDCap. On average, of 170 interviews were conducted in each district. Only WWDs who consented to be interviewed were asked to fill an informed consent form before the interviews were conducted. Ghana Health Service Ethics Review Committee approved the study protocol (Protocol Approval NO: GHS-ERC 010/12/20).

In this study the two main dependent variables are awareness of the Disability Common Fund and access to the Disability Common Fund. To assess awareness of the Fund, WWDs were asked: “Have you heard about the Disability Common Fund under the District Assembly Common Fund?” The responses were coded as 0 “No” and 1 “Yes”. The second dependent

variable evaluates whether those who have ever heard about the Fund have accessed it. Respondents were asked: “Have you ever gone to your district assembly to access the Disability Common Fund?” The responses were coded as 0 “No” 1 “Yes”.

For this study, disability type is the main independent variable. We group WWDs into those with 1 “Physical disability”, 2 “Visual disability” and 3 “Albinism/ Epilepsy”. Other covariates include study district, age group, level of education, marital status, employment status, knowledge of the 2006 Persons with Disability Act 715, membership of a women's group, frequency of listening to the radio, frequency of watching television, and internet access.

## **Data Analysis**

We present basic descriptive statistics to describe the variables of interest and then examined the association between independent variable and awareness of the Disability Common Fund and access to the Disability Common Fund using chi square tests of association. At the multivariate level of analyses, two binary logistic regression models are presented. First, we examine the association between disability type and awareness of the Disability Common Fund controlling for cofounders (Table 3 Model 1). With regards to the second model that was fitted, we examined the association between disability type and access to the Disability Common Fund controlling for cofounders (Table 3 Model 2). The data was analysed using STATA version 16.

## **Results**

### **Background Characteristics**

Respondents’ background characteristics are presented in Table 1. Nearly equal proportions of respondents were selected from each district. Majority (67.1%) of the respondents live

with a physical disability and about one in five reported that they have Albinism/Epilepsy. About 23.6% were between the ages 15-24 years, more than half have no formal education, nearly 46.5% were currently married/cohabiting, 16.0% were employed, a little over 1 in 10 WWDs have ever heard about Ghana's Person with Disability Act 715, 2 in 10 were members of a women's group, 45.1% do not listen to the radio at all, more than half do not watch television at all/visually impaired and only 9.3% have ever used the internet.

### **Awareness and access to the Disability Assembly Common**

Here we explore respondents' knowledge of the existence of the Disability Common Fund under the District Assembly Common Fund, their access to the Fund and the number of times they have accessed it. About 2 in 5 WWDs indicated that they have ever heard about the Fund however, only 39.9% of those who have ever heard about the Fund have ever accessed it. Out of the proportion that has ever accessed the Fund, more than half (58.4%) accessed it once and 14.2% indicated that they have accessed it 4times (Table 1).

<<Table 1>>

### **Awareness about the Disability Common Fund, having Ever Accessed the Disability Common Fund by Background Characteristics**

Using cross-tabulations and chi square tests of association, Table 2 provides results on WWDs' awareness of the Disability Common Fund under the District Assembly Common Fund in Ghana, having ever accessed the Disability Common Fund by background characteristics. More than half of respondents from West Gonja have heard about the Common Fund. About 1 in 4 visually impaired women have knowledge of the Fund compared with 37.6% of women living with Albinism/Epilepsy. While 50% of women aged 24-34years knew about the Disability Common Fund, 1 in 4 women aged 45-49years had



knowledge of the Fund. A total of 54.5% of women with JSS/JHS/Middle school education, 65.8% of those employed, more than 7 in 10 who have heard about Ghana's Disability Act, 66.90% of women who reported that they were members of a women's group, about 35% of those who watch television once a month and 54.6% who have ever used the internet reported that they have heard about the Fund. Marital status and frequency of listening to the radio were not significantly associated with WWDs' knowledge or awareness of the Disability Common Fund. Concerning access to the Fund, at the stage of the analysis, disability type, age group, level of education marital status and frequency of listening to the radio or watching television and access to internet were not significantly associated with WWDs' access to the Disability Common Fund. The results show that about 6 in 10 women in Savelugu, 53.3% of those employed, 57.1% of those who have ever heard about Ghana's PWDs Act 715 and 53.7% of WWDs in a women's group have ever accessed the Disability Common Fund.

<<Table 2>>

### ***Predictors of awareness of and access to the Disability Common Fund***

Table 3 shows the results of binary logistic regression models that evaluate the association between the selected independent variables and WWDs' knowledge of (Model 1) and access (Model 2) to the Disability Common Fund as outcome variables. The results suggest that WWDs in the West Gonja District were significantly more likely to have known about the Common Fund when compared to those in Savelugu (AOR=2.6;  $p<0.05$ ). Women with visual impairment were however, 0.5 times as likely as their counterparts with physical disability to have known about the Disability Common Fund. The association was significant. With regards to the age of the respondents, those 25-34years and 35- 44years were significantly more likely to have known about the Fund compared to those 15-24years old. Also, WWDs

with JSS/JHS/Middle school compared to those with no formal education were more likely to have ever heard about the Fund (AOR=1.75;  $p<0.05$ ). Further, WWDs who were employed were 1.73 times more likely to have heard about the Common Fund than those who were not employed. Again, WWDs who have heard about Ghana's Persons with Disability Act 715 (AOR=4.42;  $p<0.001$ ) and those in a women's group (AOR=3.12;  $p<0.001$ ) were significantly more likely to have heard about the Disability Common Fund.

Regarding access to the Disability Common Fund (Model 2), the results show that WWDs who live in Central Gonja and West Gonja were significantly less likely to have accessed the Fund compared to those in Savelugu. Women with disabilities who stated that they do not know their ages were more likely to have accessed the Fund compared to those 15-24years. There was a significant association between level of education and access to the Disability Common Fund. Women with JSS/JHS/Middle school education were significantly more likely to have ever accessed the Fund compared with those who have no formal education (AOR=2.23;  $p\text{-value}<0.05$ ). Further, never married women (AOR=2.54;  $p\text{-value}<0.05$ ) and those who were employed (AOR=2.40;  $p\text{-value}<0.05$ ) were more likely to have accessed the Fund than those who were currently married and unemployed respectively. Again, women with disabilities who have ever heard about Ghana's Persons with Disability Act 715 were 2.47 times as likely as their counterparts who have never heard about the Act to have accessed the Fund ( $p\text{-value}<0.05$ ).

<<Table 3>>

## **Discussion**

The aim of this study was to examine WWDs knowledge of and access to a cash transfer intervention in Ghana for persons with disability known as the Disability Common Fund under the District Assembly Common Fund. Cash transfers interventions are important for

persons with disability due to the fact that they have limited access to paid employment. Therefore, these transfers provide some critical capital needed to start an economic venture, pay school fees, purchase assistive gadgets and provide funds for healthcare services. While the Disability Common Fund in Ghana has been in existence for nearly two decades the study shows that still many WWDs have no knowledge of the Fund and their right to access it. We found that only 4 out of 10 women have ever heard about the Fund and out of this proportion, only 40% have ever accessed it. This finding is similar to other studies conducted in other parts of the country. For example studies have shown that the general public and PWDs are not aware of the Disability Fund or other government resources that they can access (Naami, 2014; Opoku et al., 2019). While the National Council on Persons with Disability mandates the District Disability Fund Management Committee and Ghana Federation of Disability to sensitise relevant stakeholders on the Disability Common Fund (National Council on Persons with Disability(NCPD), 2010), the findings from this study and previous literature shows that such sensitization efforts need vamping up (Naami, 2014). Timely access to information and knowledge to a large extent eliminates social exclusion and provides persons with disability access to opportunities and services (Adjei-Amoako, 2016; Naami, 2014). It is important that state institutions and disability groups responsible for educating, and disbursing Disability Common Fund do so effectively by removing all bottlenecks to enable this vulnerable group access the Fund. For example, infrastructure challenges may prevent women with disabilities from accessing the fund. A study by Adjei-Amoako (2016) showed that some participants were not able go to the Disability Common Fund offices because they were located on the top floor with not lifts. Restructuring office spaces or moving office spaces to more disability friendly areas will allow WWDs safe access to these offices.

The results also showed that women with visual impairment were less likely to be aware of the Fund compared to those with physical disabilities. Providing all WWDs with information

that empower and enhance their chances of utilising social protection services and opportunities available to them reduces their dependency burden. Also, WWDs in the middle age groups (25-34years and 35-44years) and those 15-24years were more likely to know about the Fund. It is possible that those in the middle age group interact with each other and share ideas on issues that affect their livelihoods. Access to formal education was positively associated with knowledge of and access to the Disability Common Fund. Education provides access to opportunities that give knowledge to rights and access to services that needed to reduce one's economic burden. WWDs who are some formal education could be more likely to engage the application process, fill out their application forms without delay and follow up more easily on their Funds without having to necessarily wait for support. Although we find no significant association between marital status and awareness of the disability common fund, the results show that never married WWDs were more likely to access the Fund compared to married or cohabiting women. A plausible explanation is that married or cohabiting women potentially have some support from their partners. For never married women, the quest to find alternative source of income may increase their chances of finding such social protection interventions. Another important finding is knowledge of Ghana's Disability Act 715 and membership of a women's group. The results show that when women know about the legislature that promote their rights are more likely to also know about cash transfer interventions and demand for these rights. The results suggest that stakeholders must make deliberate efforts to continuously educate women on their rights and legislature that have been ratified to protect them and advance the course of social inclusion. While membership of a women's group was not significantly associated with access to the fund, the results show that WWDs in women a women's group were more likely to be aware of the Disability Fund. Knowledge of the existing opportunities for women in such women' groups will stimulate discussions about how and where to access these opportunities. Ghana

Federation of Disability, other affiliate disability groups, local churches and mosques, women empowerment groups and other stakeholders must take advantage of local organizations and discuss the rights of WWDs and opportunities that WWDs can tap into to improve upon their livelihoods. Further, for women with disability who may have challenge with distance to their local assembly district offices to access the Fund, the District Disability Fund Management Committee can liaise with the Ghana Federation of Disability, other affiliate disability groups, local churches and mosques, women empowerment groups on how to register WWDs at convenient locations to enable them access the Fund. This study has shown that access to relevant information improves social inclusion and provides avenues to WWDs to begin to access social protection opportunities.

## **Conclusion**

The study concludes that while there are some opportunities for WWDs to improve upon their livelihood and standard of living, there is also a greater challenge of leaving majority of WWDs behind due to poor access to information and opportunities to enjoy state social protection programs. The National Council of Persons with Disabilities, District Assemblies Ghana Federation of Persons with Disability and member organization, and civil society organizations must intensify awareness of Disability Common Fund and strive to eliminate bottlenecks that prevent WWDs from enjoying the cash transfer grants. Eradicating extreme poverty for all people everywhere means deliberately creating opportunities for vulnerable groups to access services and benefits stipulated by law.

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**Table 1: Background characteristics of Women with Disabilities**

| <b>Background Characteristics</b>   | <b>Number</b> | <b>Percent</b> |
|---|---------------|----------------|
| <b>Disability type</b>  |               |                |
| Physical disability   | 478           | 67.1           |
| Visual disability   | 93            | 13.1           |
| Albinism/ epilepsy  | 141           | 19.8           |
| <b>Study district</b>   |               |                |
| Savelugu  | 178           | 25.0           |
| Central Gonja   | 182           | 25.6           |
| West Gonja  | 187           | 26.3           |
| Bunkpurugu  | 165           | 23.2           |
| <b>Age group</b>  |               |                |
| 15-24years  | 166           | 23.6           |
| 25-34years  | 140           | 19.9           |
| 35-44years  | 125           | 17.7           |
| 45-49years  | 77            | 10.9           |
| Don't know  | 197           | 27.9           |
| <b>Level of education</b>   |               |                |
| Not educated  | 394           | 55.3           |
| Educated  | 318           | 44.7           |
| <b>Marital status</b>   |               |                |
| Married   | 331           | 46.5           |
| Never married   | 278           | 39.0           |
| Formerly married  | 103           | 14.5           |
| <b>Employment status</b>  |               |                |
| Unemployed  | 598           | 84.0           |
| Employed  | 114           | 16.0           |
| <b>Ever heard about Ghana's Persons with Disability Act, 2006 (Act 715)</b> |               |                |
| No  | 621           | 88.1           |
| Yes   | 84            | 11.9           |
| <b>Membership of a women's group</b>  |               |                |
| No  | 568           | 79.8           |
| Yes   | 144           | 20.2           |
| <b>Frequency of listening to the radio</b>                                  |               |                |
| More than once a month  | 256           | 36.0           |
| Once a month  | 135           | 19.0           |
| Not at all  | 321           | 45.1           |
| <b>Frequency of watching television</b>                                     |               |                |
| More than once a month  | 228           | 32.0           |
| Once a month  | 111           | 15.6           |
| Not at all/visually impaired  | 373           | 52.4           |
| <b>Ever used the internet</b>   |               |                |
| Yes   | 66            | 9.3            |
| No  | 646           | 90.7           |

**Table 2continued: Background characteristics of Women with Disabilities**

| <b>Background Characteristics</b>   | <b>Number</b> | <b>Percent</b> |
|---|---------------|----------------|
| <b>Ever heard about the Disability Common Fund under the District Assembly Common Fund in Ghana</b> |               |                |
| No  | 429           | 60.3           |
| Yes   | 283           | 39.8           |
| Total   | 712           | 100            |
| <b>Ever accessed the Disability Common Fund</b>   |               |                |
| No  | 170           | 60.1           |
| Yes   | 113           | 39.9           |
| Total   | 283           | 100            |
| <b>Number of times you have accessed the Disability Common Fund</b>                                 |               |                |
| Once  | 66            | 58.4           |
| Twice   | 19            | 16.8           |
| 3 times   | 12            | 10.6           |
| 4 times   | 16            | 14.2           |
| Total   | 113           | 100            |

**Table 3: Awareness about the Disability Common Fund and having Ever Accessed the Disability Common Fund by Background Characteristics**

|  | Ever Heard about Disability Common Fund |                    | Ever Accessed the Disability Common Fund |                    |
|--|---|--------------------|--|--------------------|
|  | Percent (N)                             | $\chi^2$ (p-value) | Percent (N)                              | $\chi^2$ (p-value) |
| <b>Study District</b>                      |   | 30.1***            |  | 19.9***            |
| Savelugu                                   | 34.3(178)                               |                    | 60.7(61)                                 |                    |
| Central Gonja                              | 44.0(182)                               |                    | 41.3 (80)                                |                    |
| West Gonja                                 | 52.9(187)                               |                    | 25.3(99)                                 |                    |
| Bunkpurugu                                 | 26.1(165)                               |                    | 41.9(43)                                 |                    |
| <b>Disability type</b>                     |   | 11.6**             |  | 3.0                |
| Physical disability                        | 43.3(478)                               |                    | 43.0(207)                                |                    |
| Visual disability                          | 24.7(93)                                |                    | 30.4 (23)                                |                    |
| Albinism/ Epilepsy                         | 37.6(141)                               |                    | 32.1 (53)                                |                    |
| <b>Age group</b>                           |   | 20.0**             |  | 9.4                |
| 15-24years                                 | 32.5(166)                               |                    | 25.9 (54)                                |                    |
| 25-34years                                 | 50(140)                                 |                    | 42.9(70)                                 |                    |
| 35-44years                                 | 47.2(125)                               |                    | 33.9 (59)                                |                    |
| 45-49years                                 | 24.7(77)                                |                    | 52.6(19)                                 |                    |
| Don't know                                 | 39.7(204)                               |                    | 48.8(81)                                 |                    |
| <b>Level of education</b>                  |   |                    |  | 3.3                |
| No formal education                        | 34.3(394)                               | 17.1**             | 37.0 (135)                               |                    |
| Primary                                    | 38.0(108)                               |                    | 43.9(41)                                 |                    |
| JSS/JHS/Middle school                      | 54.5(101)                               |                    | 49.1(55)                                 |                    |
| Secondary SSS/SHS/Tertiary                 | 47.7(109)                               |                    | 34.6 (52)                                |                    |
| <b>Marital status</b>                      |   | 0.5                |  | 1.4                |
| Married/cohabiting                         | 38.7(331)                               |                    | 41.4 (128)                               |                    |
| Never married                              | 39.9(278)                               |                    | 41.4(111)                                |                    |
| Formerly married                           | 42.7 (103)                              |                    | 31.8(44)                                 |                    |
| <b>Employment status</b>                   |   | 38.4***            |  | 7.6**              |
| Unemployed                                 | 34.8 (598)                              |                    | 35.1 (208)                               |                    |
| Employed                                   | 65.8(114)                               |                    | 53.3(75)                                 |                    |
| <b>Heard about Ghana's PWD Act</b>         |   |                    |  |                    |
| No   | 35.0 (628)                              | 49.4***            | 35.0 (220)                               | 10.0**             |
| Yes  | 75(84)                                  |                    | 57.1 (63)                                |                    |
| <b>Membership of a women's group</b>       |   | 51.8***            |  | 11.3**             |
| No   | 33.1(568)                               |                    | 33.0(188)                                |                    |
| Yes  | 66.0 (144)                              |                    | 53.7(95)                                 |                    |
| <b>Frequency of listening to the radio</b> |   | 2.2                |  | 0.1                |
| More than once a month                     | 43.4 (256)                              |                    | 38.7 (111)                               |                    |
| Once a month                               | 38.5(135)                               |                    | 40.4 (52)                                |                    |
| Not at all                                 | 37.4(321)                               |                    | 40.8(120)                                |                    |

**Table 4continued: Awareness about the Disability Common Fund and having Ever Accessed the Disability Common Fund by Background Characteristics**

|   | Ever Heard about<br>Disability Common Fund |                             | Ever Accessed the<br>Disability Common Fund |                             |
|---|--|-----------------------------|---|-----------------------------|
|   | Percent (N)                                | $\chi^2$ ( <i>p-value</i> ) | Percent (N)                                 | $\chi^2$ ( <i>p-value</i> ) |
| <b>Frequency of watching television</b> |  | 13.5**                      |   | 0.1                         |
| More than once a month                  | 49.6(228)                                  |                             | 39.8(113)                                   |                             |
| Once a month                            | 35.1 (111)                                 |                             | 38.5(39)                                    |                             |
| Not at all/visually impaired            | 35.1 (373)                                 |                             | 40.5(131)                                   |                             |
| <b>Ever used the internet</b>           |  | 6.7*                        |   | 0.3                         |
| Yes                                     | 54.6 (66)                                  |                             | 36.1(36)                                    |                             |
| No                                      | 38.2 (646)                                 |                             | 40.5 (247)                                  |                             |

**Table 5: Adjusted odds ratios from multiple logistic regression models on knowledge of and access to the Disability Common Fund, by selected characteristics among WWDs.**

|   | Model 1                                |           | Model 2                                  |            |
|---|--|-----------|--|------------|
|   | Awareness about Disability Common Fund |           | Ever Accessed the Disability Common Fund |            |
|   | Adjusted Odds Ratio                    | 95% CI    | Adjusted Odds Ratio                      | 95% CI     |
| <b>Study district</b>                     |  |           |  |            |
| Savelugu                                  |  |           |  |            |
| Central Gonja                             | 1.66                                   | 0.92-2.97 | 0.21**                                   | 0.08-0.55  |
| West Gonja                                | 2.60***                                | 1.54-4.38 | 0.16*                                    | 0.07-0.36  |
| Bunkpurugu                                | 1.02                                   | 0.60-1.72 | 0.78                                     | 0.31-1.97  |
| <b>Disability type</b>                    |  |           |  |            |
| Physical disability                       |  |           |  |            |
| Visual disability                         | 0.50*                                  | 0.28-0.91 | 1.52                                     | 0.45-5.12  |
| Albinism/ Epilepsy                        | 1.03                                   | 0.66-1.61 | 1.04                                     | 0.45-2.37  |
| <b>Age group</b>                          |  |           |  |            |
| 10-24years                                |  |           |  |            |
| 25-34years                                | 1.91*                                  | 1.09-3.34 | 2.52                                     | 0.98-6.51  |
| 35-44years                                | 1.95*                                  | 1.07-3.57 | 2.07                                     | 0.72-5.95  |
| 45-49years                                | 0.94                                   | 0.44-2.02 | 2.64                                     | 0.70-9.93  |
| Don't know                                | 1.33                                   | 0.72-2.44 | 4.98**                                   | 1.65-15.06 |
| <b>Level of education</b>                 |  |           |  |            |
| No education                              |  |           |  |            |
| Primary                                   | 1.15                                   | 0.68-1.96 | 1.97                                     | 0.85-4.55  |
| JSS/JHS/Middle school                     | 1.75*                                  | 1.01-3.05 | 2.23*                                    | 1.01-4.96  |
| Secondary                                 |  |           |  |            |
| SSS/SHS/Tertiary                          | 1.22                                   | 0.59-2.48 | 0.62                                     | 0.22-1.76  |
| <b>Marital status</b>                     |  |           |  |            |
| Married/cohabiting                        |  |           |  |            |
| Never married                             | 1.13                                   | 0.71-1.79 | 2.54*                                    | 1.24-5.19  |
| Formerly married                          | 1.51                                   | 0.86-2.63 | 0.55                                     | 0.23-1.36  |
| <b>Employment status</b>                  |  |           |  |            |
| Unemployed                                |  |           |  |            |
| Employed                                  | 1.73*                                  | 1.04-2.89 | 2.40*                                    | 1.23-4.67  |
| <b>Heard about Ghana's Disability Act</b> |  |           |  |            |
| No  |  |           |  |            |
| Yes                                       | 4.48***                                | 2.39-8.41 | 2.47*                                    | 1.18-5.17  |
| <b>Membership of a women's group</b>      |  |           |  |            |
| No  |  |           |  |            |
| Yes                                       | 3.08***                                | 1.91-4.96 | 1.83                                     | 0.95-3.52  |

**Table 6 continued: Adjusted odds ratios from multiple logistic regression models on knowledge of and access to the Disability Common Fund, by selected characteristics among WWDs.**

|  | <b>Model 1</b>                                |           | <b>Model 2</b>                                  |           |
|--|---|-----------|---|-----------|
|  | <b>Awareness about Disability Common Fund</b> |           | <b>Ever Accessed the Disability Common Fund</b> |           |
|  | Adjusted Odds Ratio                           | 95% CI    | Adjusted Odds Ratio                             | 95% CI    |
| <b>Frequency of listening to the radio</b> |   |           |   |           |
| More than once a month                     |   |           |   |           |
| Once a month                               | 1.00  | 0.57-1.77 | 1.28  | 0.54-3.04 |
| Not at all                                 | 0.90  | 0.58-1.39 | 1.31  | 0.64-2.70 |
| <b>Frequency of watching television</b>    |   |           |   |           |
| More than once a month                     |   |           |   |           |
| Once a month                               | 0.64  | 0.36-1.15 | 0.87  | 0.31-2.43 |
| Not at all/visually impaired               | 0.80  | 0.53-1.22 | 0.89  | 0.47-1.69 |
| <b>Ever used the internet</b>              |   |           |   |           |
| Yes  |   |           |   |           |
| No   | 0.97  | 0.44-2.11 | 0.70  | 0.25-1.93 |