



**SCHOOL OF GRADUATE STUDIES AND RESEARCH**

**THE DISTRICT ASSEMBLIES COMMON FUND (DACF) AND  
COMMUNICATION: A CASE STUDY OF THE ABLEKUMA CENTRAL  
MUNICIPAL ASSEMBLY AND ACCESS FOR PERSONS WITH  
DISABILITIES (PWDS)**

**BY**

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## DECLARATION

### DECLARATION BY STUDENT(S)

I hereby declare that this research is a result of my own original research and that, no part of it has been presented for another degree in this University or any other higher education institute. I further declare that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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### CERTIFICATION BY SUPERVISOR

This Dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting of Dissertation as laid down by the University of Media, Arts and Communication UniMAC-IJ.

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## ABSTRACT

This study examined the effectiveness of disability-inclusive communication strategies in facilitating equitable access to the District Assemblies Common Fund for Persons with Disabilities (DACF-PWD) in Ghana. Guided by a qualitative research design, the study explored how communication practices, institutional capacities, and participatory mechanisms shape the ability of persons with disabilities (PWDs) to access, understand, and engage with information related to the fund. Data was collected through in-depth interviews with PWDs, disability desk officers, municipal officials, and representatives of disability organizations, and analysed thematically using a multi-level interpretive approach.

Findings reveal that although communication structures exist within the DACF-PWD scheme, they are insufficiently inclusive and often fail to account for the diverse accessibility needs of PWDs. Communication gaps emerged across multiple domains, including format accessibility, consistency of information flow, clarity of dissemination channels, and responsiveness of feedback systems. Institutional capacity constraints—particularly limited staff training in disability-inclusive communication—further weakened the effectiveness of outreach activities. However, partnerships with Disabled People’s Organizations (DPOs) and community leaders significantly enhanced comprehension, accessibility, and participation by translating technical information into formats that align with the lived realities of PWDs.

The study concludes that effective disability-inclusive communication within the DACF-PWD scheme requires a system-wide approach that integrates accessible design, participatory processes, continuous capacity-building, and collaborative governance. Recommendations include strengthening institutional training, formalizing partnerships with DPOs, expanding multi-format communication materials, and establishing structured feedback mechanisms to promote transparency, accountability, and meaningful inclusion. These findings contribute to ongoing efforts to advance equitable social protection for PWDs in Ghana.

### **Keywords:**

Disability-Inclusive Communication; DACF-PWD; Accessibility; Social Protection; Participatory Governance

## DEDICATION

This work is dedicated to all Persons with Disabilities (PWDs) in Ghana, most especially those in the Ablekuma Central Municipality whose lived realities, perseverance, and aspirations continue to highlight the necessity of fair access to public resources and inclusive communication systems. Your courage gives purpose to this study.

I further dedicate this research to every individual, organization, and professional committed to promoting inclusion and dignity for all. To development communication practitioners, disability rights champions, and social development actors, your unwavering pursuit of equity and meaningful participation inspires the continuous push for a more just society.

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Above all, I give this work to Almighty God, whose unfailing grace, guidance, and strength have been my constant support from the first page to the last.

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# CHAPTER ONE

## INTRODUCTION

### 1.0 Background to Study

Social protection remains a key mechanism for promoting equity, poverty reduction, and social inclusion, particularly for marginalized groups such as Persons with Disabilities (PWDs), who frequently face structural and socio-economic exclusion (United Nations, 2018). Globally, social protection frameworks - ranging from conditional cash transfers to disability grants and universal health insurance - serve as instruments for safeguarding vulnerable populations. The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006) mandates state parties to develop and implement inclusive social protection systems that ensure accessibility and participation of PWDs in economic and social development.

In Ghana, one such intervention is the District Assemblies Common Fund (DACF) for PWDs, introduced in 2005 to promote the socio-economic empowerment of PWDs. This fund is expected to support beneficiaries in areas such as education, healthcare, and income-generating activities. However, despite its potential, Frimpong (2022) & Ibrahim (2023) argue that access to the DACF remains significantly constrained for many PWDs, primarily due to ineffective communication strategies that limit awareness of the fund's existence, eligibility criteria, and application processes.

Effective communication - defined as a deliberate, systematic approach to conveying relevant information to target populations - is central to the successful implementation of social protection schemes. Grebe (2017) maintains that not only does effective communication enhance awareness but it also promotes engagement, transparency, and accountability. Yet, in the Ghanaian context, particularly at the district level, the absence of disability-sensitive communication formats, such

as Braille documents, sign language interpretation, and accessible digital platforms, continues to marginalize PWDs from these programs (Asiedu & Baku, 2021; Owoo, 2024).

This study examines how communication strategies adopted by the Ablekuma Central Municipal Assembly impact access to DACF among PWDs. It further explores the effectiveness, inclusiveness, and accessibility of these strategies across different disability categories, with the aim of recommending improved communication frameworks to enhance equity in social protection delivery.

### **1.1 Statement of the Problem**

Despite the existence of the DACF for PWDs for nearly two decades, a considerable number of eligible beneficiaries remain unaware or misinformed about its purpose, eligibility requirements, or how to access it. According to Ibrahim (2023) & Frimpong (2022) the uptake of DACF among PWDs remains low, largely due to poor information dissemination and communication approaches that fail to accommodate the needs of individuals with diverse impairments.

Communication about the DACF in many districts, including Ablekuma Central is often relayed through traditional and informal channels, such as assembly meetings, noticeboards, and word-of-mouth, which are inaccessible to many visually impaired, hearing-impaired, or mobility-challenged individuals (Asiedu & Baku, 2021). Grebe (2017) notes that the absence of tailored communication strategies, especially those incorporating inclusive technologies and formats, undermines the objectives of the fund.

In addition to these barriers, the lack of two-way communication mechanisms - such as feedback loops, helplines, or grievance redress platforms - further disenfranchises PWDs by preventing them from seeking clarifications, expressing dissatisfaction, or contributing to policy refinement (Owoo, 2024).

This study investigates the effectiveness and inclusivity of communication strategies used by the Ablekuma Central Municipal Assembly in disseminating DACF-related information. The research aims to identify communication barriers, assess the accessibility of current channels, and propose disability-sensitive communication models to enhance equitable access to the fund.

## **1.2 Research Questions**

The study is guided by the following research questions:

1. What communication strategies are used by the Ablekuma Central Municipal Assembly to create awareness about the DACF for PWDs?
2. To what extent have communication strategies been effective for different categories of PWDs?
3. What has been the barriers that have prevented PWDs from accessing information about DACF

## **1.3 Research Objectives**

1. To identify the communication strategies currently employed by the Ablekuma Central Municipal Assembly in disseminating information about the DACF for PWDs.
2. To assess the effectiveness and accessibility of these communication approaches for different categories of PWDs.
3. To examine the barriers that hinder effective communication and information access among PWDs.

## **1.4 Scope of the Study**

This study focuses on examining how communications about the DACF impacts accessibility to the DACF for Persons with Disabilities (PWDs) within the Ablekuma Central Municipality. The target categories include PWDs with visual, hearing, and physical impairments, as they are the

primary beneficiaries of the DACF. In particular, the study seeks to assess the existing communication strategies used by the Ablekuma Central Municipal Assembly, determine how effective information about DACF is disseminated and whether it meets the needs of PWDs. By narrowing the focus to the Ablekuma Central Municipality, the research will provide in-depth insights into local-level communication challenges and best practices, ensuring that its findings are contextually relevant and applicable to improving disability-inclusive communications in social protection programs.

### **1.5 Justification of the Study**

The study provides critical insights into how municipal authorities, policymakers, and disability advocacy groups can design inclusive communication policies that enhance awareness and accessibility for PWDs. Additionally, the study holds significant policy and practical relevance. Ensuring equal access to DACF aligns with Sustainable Development Goal 10 (Reduced Inequalities) by promoting equity and inclusion. The study will also contribute to evidence-based policymaking by providing local authorities with data-driven recommendations to improve communication and outreach strategies. Furthermore, by addressing communication barriers, this research will enhance the effectiveness of DACF in reducing poverty among PWDs, ensuring that beneficiaries can access the support they are entitled to without unnecessary obstacles.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

This chapter reviews and synthesizes existing literature and the theoretical framework related to the accessibility, and communication experiences of persons with disabilities (PWDs) within the context of local governance, particularly in relation to the District Assemblies Common Fund (DACF) in Ghana. The review engages with global and national perspectives on disability-inclusive social protection systems, highlighting both the progress made and the persistent barriers that limit the participation of PWDs in development processes. It also identifies key structural, institutional, and communicative factors that affect how PWDs interact with and benefit from social protection mechanisms at the local level.

#### 2.1 Global Perspectives on Social Protection and PWDs

In recent years, the global discourse on social protection has increasingly recognized the imperative of disability inclusion within social welfare systems. Social protection is broadly conceptualized as a set of public measures designed to provide income security, facilitate access to essential services, and promote resilience among vulnerable populations, including persons with disabilities (PWDs) (ILO, 2017, p. 1; UNDESA, 2019, p. 11). For PWDs, social protection must not only offer financial support but must also respond to their diverse needs related to access, autonomy, empowerment, and participation in social and economic life.

Disability intersects with poverty, inequality, and exclusion in complex ways (Akter & Mallick, 2013, p. 116). According to the World Report on Disability (2011), over one billion people globally, constituting about 15% of the world's population, experience some form of disability (WHO & World Bank, 2011, p. 29). Although this figure has likely increased due to aging populations and conflict-related injuries, the global architecture of social protection continues to

fall short in addressing the structural disadvantages faced by PWDs (Banks, Kuper & Polack, 2017, pp. 11-15). The intersectionality of disability and poverty has been termed a "mutually reinforcing cycle" (Mitra, 2018, p. 26), wherein disability leads to poverty through reduced access to employment, education, and healthcare (Edusei, Kumi, & Ibrahim, 2016, p. 4), while poverty increases the risk of disability due to malnutrition, unsafe living conditions, and lack of preventive healthcare (Banks, Kuper, & Polack, 2017, pp. 11-15).

A significant normative shift in the global governance of disability rights emerged with the adoption of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in 2006. The Convention emphasizes equal access to social protection and mandates state parties to develop inclusive welfare mechanisms that address the specific needs of PWDs (UN, 2006, p.19). However, recent evaluations indicate persistent implementation gaps. For example, Soldatic, Yu & Malbon (2021, p. 2) observe that many national social protection programmes remain "gender- and disability-blind," often lacking disaggregated data and inclusive eligibility criteria. Similarly, the UN Flagship Report on Disability and Development reports that "only about 28 per cent of countries" have social protection schemes specifically targeting persons with disabilities (UN DESA, 2018, p. 89).

Empirical studies from various contexts reinforce these findings. In Latin America, for example, Barrientos & Villa (2019, p. 75) observe that, although countries such as Brazil, Chile, and Uruguay have integrated disability considerations into their social protection policies, benefit levels remain inadequate and the participation of PWDs in programme design and monitoring is still limited. Similarly, in Asia, Fang, Guo and Zhang (2018, p. 1010) report that China's Dibao programme continues to face urban-rural disparities, disability-related stigma, and bureaucratic barriers that restrict access for eligible persons with disabilities. India's social security schemes for PWDs have been criticized for lacking disability-specific targeting and for using rigid

conditionalities that ultimately exclude many of the most vulnerable (Bhalla & Handa, 2021, p. 63).

In the European context, although most countries offer disability pensions and health coverage, challenges remain around conditional access and the continued reliance on a “medical model” orientation of benefits (Priestley, Groce & Waddington, 2020, p. 5). The European Disability Forum (2022, p. 11) reports that, across EU member states, persons with intellectual and psychosocial disabilities are disproportionately excluded from contributory pension schemes, labour market reintegration programmes, and housing support. Moreover, the rapid digitalization of public services - accelerated by the COVID-19 pandemic - has further widened the digital divide, particularly for persons with disabilities who lack assistive technologies or digital literacy skills (Arza & Barrantes, 2022, p. 6).

Another persistent issue is the predominance of non-participatory design frameworks. Several studies, including Yeo and Moore (2018, p. 184), argue that global social protection architecture often adopts a top-down, expert-led approach that fails to incorporate the lived experiences of persons with disabilities. This undermines the principles of empowerment and agency enshrined in the UNCRPD. Participatory approaches remain rare, and where they exist, they are often tokenistic rather than transformative. This critique reflects the broader concerns of Critical Disability Studies scholars - who argue that inclusion must go beyond physical access and entail institutional reform and the recognition of disabled voices (Meekosha & Shuttleworth, 2016, p. 50; Grech & Soldatic, 2020, p. 45).

Furthermore, funding and fiscal sustainability remain major obstacles to global disability-inclusive social protection (Edusei et al., 2016, pp. 20–22). According to the ILO (2021, p.18), “53 per cent of the global population has no access to any form of social protection,” with persons with disabilities remaining among the least covered groups. Limited national budgets, compounded by austerity policies and donor fatigue, have constrained the ability of many states to expand

disability-sensitive systems. In low-income contexts, donor-funded programmes often focus on short-term objectives, leading to fragmented services and weak integration into national social protection systems (Development Pathways, 2020, p.7).

Recent innovations, however, point toward promising shifts. The inclusion of disability indicators in the monitoring frameworks of the Sustainable Development Goals (SDGs), particularly Goals 1, 10, and 16, has encouraged data disaggregation and accountability (UNDESA, 2022). The World Bank and UNICEF (2021) have also supported pilot programs using community-based targeting and universal design principles to enhance inclusivity. Similarly, the Disability Inclusive Social Protection (DISP) tool developed by UNPRPD (2023) provides a framework for countries to assess and improve the disability-responsiveness of their systems.

## **2.2 Social Protection in Ghana's Development Policy**

Social protection has emerged as a cornerstone of Ghana's national development strategy, particularly in addressing poverty, vulnerability, and inequality. In the Ghanaian context, social protection has been formalized through initiatives like the National Social Protection Policy (2015), which outlines the government's commitment to inclusive growth by safeguarding the rights and welfare of socially disadvantaged groups, including persons with disabilities (PWDs). The policy framework aligns with international instruments such as the ILO Social Protection Floors Recommendation (No. 202) and the UN Convention on the Rights of Persons with Disabilities (UNCRPD), both of which advocate for inclusive, rights-based approaches to welfare. Historically, Ghana's approach to social protection has evolved from ad hoc charitable interventions to a more structured system embedded within the national planning architecture. The Ghana Shared Growth and Development Agenda (GSGDA I & II), and more recently the Coordinated Programme of Economic and Social Development Policies (2017-2024), have emphasized the need for targeted social interventions. The flagship programs, including the

Livelihood Empowerment Against Poverty (LEAP), School Feeding Programme, and National Health Insurance Scheme (NHIS), all represent a shift towards institutionalizing welfare provision. However, concerns remain about the adequacy, reach, and inclusiveness of these schemes, particularly with respect to their responsiveness to the diverse needs of PWDs.

In this regard, PWDs occupy a critical position within the social protection discourse. Studies have shown that persons with disabilities in Ghana are disproportionately affected by poverty, unemployment, and limited access to public services ((Edusei, Kumi, & Ibrahim, 2016, p. 4; Oduro & Braimah, 2019, p. 15). This is not merely due to physical or sensory impairments but often results from systemic and communication-related barriers. As Naami (2014, p. 191) argues, disability in Ghana is compounded by attitudinal and infrastructural challenges, necessitating a more responsive social protection regime. Accordingly, Ghana's social protection policies must move beyond one-size-fits-all models to embrace inclusive mechanisms that address the intersectionality of disability and poverty such as disability-sensitive targeting (World Bank, 2022, p. 41) and participatory policymaking (UNPRPD, 2023, Module 4).

A major challenge in operationalizing inclusive social protection has been the fragmentation of services across ministries, agencies, and decentralized government units (Edusei, Kumi, & Ibrahim, 2016, p. 6). Although decentralization was expected to enhance policy responsiveness at the local level, coordination gaps and resource constraints continue to undermine implementation (Naami, 2014, p. 192). The integration of disability-focused programs within local government structures, such as the Metropolitan, Municipal, and District Assemblies (MMDAs), is often hampered by limited technical capacity, poor data systems, and lack of disability-sensitive communication strategies (SEND Ghana, 2015, p. 9). These implementation gaps directly affect the capacity of PWDs to access their entitlements under various social protection schemes.

### **2.3 Ablekuma Central Municipal Assembly (AbCMA)**

The Ablekuma Central Municipal Assembly (AbCMA) is one of the twenty-nine (29) Metropolitan, Municipal, and District Assemblies (MMDAs) in the Greater Accra Region of Ghana. It was carved out of the Accra Metropolitan Assembly and established by Legislative Instrument (L.I.) 2364 in 2019 as part of the Government of Ghana's ongoing decentralization and local governance reform agenda. The metropolitan area forms part of the key sub-national structures created to bring governance closer to citizens and to improve service delivery, inclusive development, and social accountability in urban settings.

Geographically, AbCMA shares boundaries with Ablekuma North Municipal Assembly to the North, Okaikoi South Sub-Metropolitan District to the North East, Ablekuma West Municipal Assembly to the West, Accra Metropolitan Assembly to the East and South. It is a highly urbanized municipality, with a population density of 19,116 persons per square kilometre. According to the Ghana Statistical Service (2021), the metropolitan area had a population of 169,145 residents, with a growing number of urban poor and vulnerable groups, including Persons with Disabilities (PWDs), who experience multiple forms of socio-economic marginalization.

Communities such as Lartebiokorshie, Abossey Okai, Mataheko, and Sabon Zongo are some of the major settlements within the municipality. These communities reflect a mix of indigenous Ga traditions and migrant cultures, like Hausa, Akan and Ewe, which influence social cohesion, language, and communication dynamics in the area.

The role of the Assembly is anchored in the Local Governance Act, 2016 (Act 936), which mandates MMDAs to promote local economic development, ensure the provision of basic infrastructure, and coordinate central government policy at the local level. Among these roles, the implementation of the District Assemblies Common Fund (DACF), particularly the allocation for PWDs, is central to AbCMA's social protection function. The Assembly works

through decentralized departments, including the Department of Social Welfare and Community Development, which is tasked with identifying PWDs, processing DACF applications, monitoring disbursements, and conducting community sensitization on the fund.

#### **2.4 Overview of the DACF and the PWD Component**

The District Assemblies Common Fund (DACF) was established under Article 252 of Ghana's 1992 Constitution as a mechanism to promote fiscal decentralization and equitable development across Metropolitan, Municipal, and District Assemblies (MMDAs). It mandates that not less than 5% of the total national revenue be allocated annually to District Assemblies to support development efforts at the local level. The DACF aims to reduce regional disparities by ensuring that all districts have access to financial resources necessary for implementing local development plans. Over time, the Fund has evolved to include specific allocations for targeted groups such as persons with disabilities (PWDs), children, and women, signaling a broader recognition of the importance of inclusive development.

The allocation of a 2% share of the District Assemblies Common Fund (DACF) for Persons with Disabilities (PWDs) was first formalized in Ghana in 2005 following sustained advocacy from the Ghana Federation of Disability Organizations (GFD) and other civil society actors. In 2007, the Ministry of Local Government and Rural Development, in collaboration with the Ministry of Gender, Children and Social Protection and the DACF Secretariat, institutionalized this allocation in official funding guidelines (Adamtey, Oduro, & Braimah, 2018). In response to advocacy about the inadequacy of the allocation, the government increased the allocation from 2% to 3% in 2017 (Ashiabi & Avey, 2019, p. 7), a decision reaffirmed in the revised national guidelines for the management and disbursement of the DACF for PWDs.

Despite its ambitious aims, the implementation of the DACF for PWDs has faced several systemic challenges. Adamtey et al. (2018) found that the disbursement process is often marred

with delays, inadequate data on beneficiaries, bureaucratic bottlenecks, and politicization. The inconsistency in how different Assemblies interpret and apply the disbursement guidelines has led to significant variations in the quality and timeliness of support received by PWDs (SEND Ghana, 2015, p. 12). For instance, while some Assemblies prioritize income-generating activities, others focus on educational support or health interventions, sometimes without proper consultation with the PWD community. This lack of standardization reduces the effectiveness of the policy and undermines trust in public institutions.

Another major issue relates to the adequacy of the funds allocated. Although the 3% quota appears generous on paper, the actual amount received by individual PWDs is often very limited due to the high number of applicants and the broad range of intended uses. In some cases, beneficiaries receive amounts too small to initiate or sustain income-generating activities (Ashiabi & Avea, 2019, p. 10). Furthermore, stakeholders including disability organizations have highlighted instances where the funds were misappropriated or diverted for unrelated purposes (SEND Ghana, 2015, p. 15). The absence of rigorous monitoring and evaluation mechanisms, compounded by poor record-keeping and limited transparency, makes it difficult to assess the real impact of the fund on the lives of PWDs.

## **2.5 Communication in Disability Governance**

Communication is crucial to inclusive governance and equitable access to public services, particularly for marginalized populations such as persons with disabilities (PWDs). In the context of decentralized local governance, communication facilitates information dissemination, stakeholder engagement, accountability, and policy implementation (Cornwall, 2008, p. 269; Oyaro & Wekesa, 2015, p. 44). For PWDs, communication is not just a technical process but a critical determinant of empowerment and inclusion. Effective communication ensures that information about the District Assemblies Common Fund (DACF) - including eligibility criteria,

application processes, timelines, and rights of PWDs - is available in formats that are accessible and intelligible to all (European Commission, 2022, p. 3).

Studies in Ghana (Adamtey, Oduro, & Braimah, 2018, p. 35; SEND Ghana, 2015, p. 14) show that many districts, including Ablekuma Central, still rely heavily on traditional channels such as notice boards and community durbars for DACF dissemination. These modes often exclude persons with visual, hearing, or cognitive impairments, as they rarely provide braille, sign language interpretation, or simplified formats (Adelekan et al., 2020, p. 7). Dearing and Cox (2018, p. 184) emphasize that communication interventions must align with the socio-cultural and technological contexts of intended beneficiaries to be effective.

The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006), specifically Article 21, mandates state parties to adopt appropriate measures to ensure that PWDs can access information on an equal basis with others, including through alternative modes of communication (UNCRPD, 2006, p. 14). The World Report on Disability reinforces this, stressing that lack of accessible communication excludes PWDs from services and entitlements (WHO & World Bank, 2011, p. 179). Similarly, UNESCO (2020, p. 22) argues that communication is most effective when participatory, responsive, and tailored to the capacities of its recipients.

In the Ghanaian context, poor communication practices often entrench the marginalization of PWDs, denying them the information necessary to claim entitlements under the DACF and to contribute meaningfully to local development planning. Lang and Upah (2008, p. 40) argue that effective disability-related communication requires participatory methods that consider cultural and linguistic diversity. Without such approaches, governance systems risk reproducing exclusion rather than promoting empowerment.

## 2.6 Accessibility in Social Protection Delivery

Accessibility, as a concept in disability discourse, extends beyond the physical environment to encompass access to information, services, communication systems, and participation in societal activities (UNCRPD, 2006, p. 9; WHO & World Bank, 2011, p. 173). In this study, accessibility is central to understanding how persons with disabilities (PWDs) interact with the structures, policies, and processes surrounding the District Assemblies Common Fund (DACF). The United Nations (2018, p. 89) emphasizes that accessibility is both a precondition and an enabler for the full and equal enjoyment of rights by PWDs. When information about public funds is not accessible in diverse formats, or communication is not adapted to different impairments, exclusion becomes institutionalized.

Scholars argue that accessibility must be conceived holistically - comprising physical, technological, cognitive, and linguistic dimensions (Imrie & Hall, 2013, p. 22; Goggin & Newell, 2005, p. 56). In the Ablekuma Central Municipal Assembly, accessibility challenges include inaccessible meeting venues, lack of braille or sign language services, and absence of assistive technologies on digital platforms. These barriers are not simply technical oversights but reflect systemic disregard for the accessibility needs of PWDs. Ametepee and Anastasiou (2015, p. 146) note that the absence of accessible communication structures effectively disenfranchises PWDs from participating in local governance.

Legal instruments such as Ghana's Persons with Disability Act (Act 715) and international frameworks including the UNCRPD mandate accessible public service delivery. However, implementation remains weak, with few assemblies institutionalizing accessibility audits or inclusive design standards (Agyemang, 2016, p. 110; CRPD Committee, 2020). Accessibility also intersects with economic and educational inequalities, meaning that even where accessible formats exist, PWDs may lack the literacy or resources to use them effectively (Hanass-Hancock & McKenzie, 2017, p. 4).

In this study, accessibility is not treated as a peripheral concern but as a fundamental requirement for equitable social protection. Without accessible channels of communication, the DACF allocation for PWDs risks being underutilized or misapplied. Thus, accessibility is both a conceptual and operational concern that speaks directly to the implementation fidelity of disability-responsive governance.

## **2.7 Barriers to Communication in DACF Implementation**

The importance of communication in the effective governance and accessibility of the District Assemblies Common Fund (DACF), particularly the component designated for Persons with Disabilities (PWDs), cannot be downplayed. In decentralized local government structures like that of the Ablekuma Central Municipal Assembly, communication serves as a bridge between policy and implementation, influencing access, accountability, and participation. However, several structural and institutional barriers hinder the effective use of communication in facilitating PWDs' access to the DACF. These barriers come in the form of Physical and Technological Barriers, Linguistic and Cognitive Barriers, Institutional Barriers, Attitudinal Barriers, and Policy and Legal Enforcement Gaps.

### **2.7.1 Physical and Technological Barriers**

Physical and technological barriers refer to environmental and digital inaccessibility that restrict PWDs from engaging with communication platforms. According to the World Report on Disability (WHO & World Bank, 2011, pp. 171-180), physical accessibility remains one of the most significant challenges to disability inclusion globally, particularly in low-income settings. These barriers manifest in public forums and institutional spaces not equipped with ramps, tactile guides, elevators, or accessible seating, which limits the participation of individuals with mobility impairments (Imrie & Hall, 2013, pp. 42-45).

Technological barriers are equally pervasive. The rapid digitalization of public communication platforms, though promising, has often excluded PWDs due to the absence of universal design principles. Many official websites lack assistive technologies such as screen readers, voice navigation, and captioning services (UNESCO, 2017, p. 23; Al-Azawei, Serenelli, & Lundqvist, 2016, p. 41). In the Ghanaian context, Ohemeng and Adusah-Karikari (2015) argue that digital governance strategies often ignore the specific needs of marginalized groups, including PWDs. This technological oversight is exacerbated by limited ICT literacy among PWDs due to previous exclusion from formal education systems. As a result, many PWDs remain disconnected from vital information on DACF disbursement, eligibility, and utilization (Edusei et al., 2016, pp. 20–22).

### **2.7.2 Linguistic and Cognitive Barriers**

Language and cognitive barriers further inhibit effective communication with PWDs. Information on DACF procedures is typically conveyed in complex, bureaucratic language inaccessible to individuals with intellectual disabilities or limited literacy (Goggin & Newell, 2005). According to Mitra (2018), communication that fails to account for cognitive diversity reinforces exclusion and deepens socio-economic disparities.

Moreover, materials are rarely made available in alternative accessible formats such as Braille, large print, pictorial guides, audio descriptions, or easy-read versions - practices essential for cognitive and sensory inclusion (Inclusion International, 2017, p. 15; Lang & Upah, 2008, p. 42). Studies in Sub-Saharan Africa, including Ghana, have consistently shown that public information campaigns fail to include sign language interpreters or localized translations, thereby alienating those who rely on non-dominant languages or sign language (Ametepee & Anastasiou, 2015, p. 148). The United Nations Flagship Report on Disability and Development (UN, 2018, p. 89) emphasizes that linguistic inclusivity is not optional but fundamental to the realization of rights

under Article 21 of the UNCRPD, which mandates accessible formats and augmentative communication.

### **2.7.3 Institutional Barriers**

Institutional barriers refer to systemic deficiencies within organizational policies, staffing, and operational protocols that fail to promote inclusive communication. Many assemblies, including Ablekuma Central, do not have a dedicated office or officer responsible for disability affairs or inclusive communication strategies (SEND-Ghana, 2015, p. 12; Adamtey et al., 2018, p.42). Without institutional mandates or accountability mechanisms, inclusion is often reduced to a discretionary or tokenistic exercise.

Booth and Ainscow (2011, p.14) argue that inclusion must be structurally embedded into the policies, budgets, and monitoring tools of institutions; otherwise, it becomes episodic and superficial. Abosi and Okyere (2015, p. 70) note that while decentralization policies have created opportunities for local decision-making in Ghana, the capacity of district assemblies to implement disability-responsive communication remains severely underdeveloped. This institutional inactivity results in inconsistent outreach, ad hoc consultations, and poor feedback mechanisms that exclude PWDs from meaningful participation in DACF decision-making.

### **2.7.4 Attitudinal Barriers**

Attitudinal barriers stem from prejudices, stereotypes, and misconceptions about disability that affect both institutional actors and PWDs themselves. These negative attitudes often manifest as paternalism, where PWDs are seen as passive recipients rather than rights-holders capable of contributing to community development (Shakespeare, 2014). Cornwall and Gaventa (2001) emphasize that without addressing underlying attitudes, even the most inclusive communication structures can fail to be truly participatory.

According to Adamtey et al. (2018, p. 51), some officials resist adjusting communication practices to accommodate PWDs, citing cost, complexity, or irrelevance. This resistance as observed by Naami (2014, p. 40) reflects a deeper cultural stigma associated with disability, which can discourage PWDs from asserting their right to information. Moreover, internalized stigma among PWDs, resulting from long-term marginalization, may lead to low self-efficacy and reluctance to engage with state institutions (Hanass-Hancock & McKenzie, 2017). These attitudinal dynamics create a cycle of exclusion where both supply and demand for inclusive communication are suppressed.

### **2.7.5 Policy and Legal Enforcement Gaps**

Although Ghana is a signatory to several international and regional instruments promoting disability inclusion - including the UNCRPD, the African Charter on Human and Peoples' Rights, and the ECOWAS Protocol on Social Protection - the domestic enforcement of these commitments remains uneven. Ghana's Persons with Disability Act (Act 715) mandates accessible information as a right, yet fails to specify enforceable standards for inclusive communication (Agyemang, 2016, p. 72). This legal vagueness allows district-level actors considerable leeway in interpretation and implementation.

According to Schulze (2010), the effectiveness of legal frameworks depends not only on ratification but on the existence of mechanisms for monitoring compliance, imposing sanctions, and enabling redress. In many Ghanaian assemblies, there are no structured oversight mechanisms to ensure that communication related to the DACF adheres to accessibility standards. The Committee on the Rights of Persons with Disabilities (CRPD, 2020) has repeatedly stressed the gap between legal commitments and practical realization of rights in many states, including Ghana. Furthermore, the lack of disability-disaggregated data undermines efforts

to track communication inclusivity, limiting accountability and evidence-based reform (UN DESA, 2021).

## **2.8 Gap in Existing Literature**

While substantial literature exists on social protection and the rights of persons with disabilities at global and national levels, there remains a critical gap in understanding how communication practices at the local government level shape access to disability-focused funds. Studies such as Adamtey et al. (2018) and SEND-Ghana (2015) have documented implementation challenges with the DACF-PWD component, focusing largely on financial disbursement processes and institutional inefficiencies. However, few studies have interrogated the communication strategies employed by Assemblies, particularly within urban and culturally diverse municipalities like Ablekuma Central. Moreover, there is limited application of critical theoretical lenses such as the Social Model of Disability and Critical Disability Theory to examine how communication barriers reinforce exclusion in decentralized governance. This study seeks to fill this gap by analyzing how access, inclusion, and communication intersect to influence the ability of PWDs to benefit from the DACF, using Ablekuma Central as a case study.

## **2.9 Theoretical Framework**

### **2.9.1 Social Model of Disability**

As a response to the dominant medical model, the Social Model of Disability redefined disability as a consequence of socially constructed barriers rather than inherent impairments. The model, first articulated by the Union of the Physically Impaired Against Segregation (UPIAS) in the 1970s, and further developed by scholars like Oliver (1990), contends that it is not the physical or cognitive condition itself that limits individuals, but the failure of society to accommodate differences (UPIAS, 1976, p. 3; Oliver, 1990, p. 11).

In effect, the model offers a powerful tool for examining how governance systems, in this case local assemblies, may unintentionally exclude PWDs from fully benefiting from public resources such as the District Assemblies Common Fund (DACF). For example, if information about the fund is communicated only through print notices at inaccessible venues or during unpublicized community meetings, individuals with visual, mobility, or cognitive impairments may be systematically left out - not due to their impairments, but because the system does not accommodate their realities (Barnes & Mercer, 2010, p. 29).

### **2.9.2 Critical Disability Theory**

The Critical Disability Theory expands on the social model of disability by incorporating principles of social justice, voice, and transformation. The theory challenges the existing disability discourses and stereotypes that perpetuate disadvantages and human rights violations for PWDs (Gillies, 2014). It argues that disability is fundamentally a matter of politics and power, rather than a purely medical or compassionate issue. CDT thus seeks to counter ableism and the injustices that arise from economic and social exclusion by calling for a renegotiation of rights (Rioux & Prince, 2002).

#### **2.9.2.1 Voices of Disability**

According to Hosking (2008) & Goodley (2013), voices of persons with disabilities are distorted and silenced because they contradict conventional conceptions of disability and their capacity and relevance. The abled only hear what they want to hear and what is consistent with their perception rather than the lived realities of PWDs. As a consequence, the perspectives of Persons with Disabilities regarding what best addresses their needs are often excluded from decision-making processes at the local governance level. Critical Disability Theory emphasizes the importance of restoring these silenced voices, asserting that meaningful engagement with PWDs is essential to shaping policies and practices that truly reflect their lived realities. Within the scope of this study, this tenet emphasizes the necessity of creating participatory spaces where

PWDs can articulate the barriers they face in accessing the DACF, and propose solutions grounded in their experiences. By actively listening to these voices, municipal authorities can design communication strategies and fund disbursement mechanisms that are more inclusive, transparent, and responsive.

### **2.9.2.2 Language**

This principle asserts that the meaning ascribed to disability and the social position of persons with disabilities are significantly shaped by language. As Hosking (2008) explains, language includes the words, symbols, and representations used to define disability, which in turn influence societal attitudes and behaviours towards people living with disabilities (Hosking, 2008, p. 9). Baffoe (2013) adds that cultural narratives and media portrayals often reinforce negative or patronizing stereotypes, thereby sustaining marginalization. Language is a critical factor in the communication between local government authorities and PWDs regarding the DACF. Terminologies that are overly technical, dismissive, or stigmatizing may not only hinder comprehension but also erode the confidence and agency of beneficiaries. Conversely, respectful and inclusive language fosters trust and encourages engagement. Understanding how language is employed in policy documents, official communication, and interpersonal interactions within the Assembly enables a more accurate assessment of how communication practices either enable or restrict equitable access to the DACF.

### **2.9.2.3 Valuing Diversity**

According to Imle (2016), the value of diversity emphasizes that differences are an inevitable part of society and its institutions and cannot always be fully recognized or addressed at once. Persons with disabilities represent a diverse population with varied characteristics, for example, the communication and accessibility needs of individuals with physical impairments differ from those with hearing or visual impairments. These distinctions require targeted communication strategies

and tailored interventions to ensure equitable access to social support systems such as the District Assemblies Common Fund (DACF).

#### **2.9.2.4 Transformative Politics**

Rooted in the Frankfurt School of Thought, the principle of Transformative Politics emphasizes that meaningful change in the economic, political, and social structures of society is essential for achieving true empowerment and equality (Sztobryn-Giercuskiewicz, 2017, p. 45). Critical Disability Theory builds on this idea by calling for a departure from rigid, paternalistic approaches to welfare and policymaking. Instead, it advocates for inclusive and participatory frameworks that actively involve persons with disabilities in decisions that affect their lives (Hosking, 2008, p. 12).

In the implementation of DACF by the Ablekuma Central Municipal Assembly, this tenet highlights the need to reconsider how policies are communicated, formulated, and enforced to promote equitable access for PWDs. It advances the importance of dismantling systemic barriers and ensuring that PWDs are not only beneficiaries but also contributors in shaping the direction of local development initiatives.

#### **2.10 Relevance of Social Model of Disability and Critical Disability Theory to the Study**

The Social Model of Disability and Critical Disability Theory (CDT) serve as complementary analytical lenses for understanding how persons with disabilities (PWDs) experience access, inclusion, and communication in the implementation of the District Assemblies Common Fund (DACF). The Social Model, as developed by Oliver (1990) and supported by Shakespeare (2017), asserts that disability arises not from impairment itself but from socially constructed barriers that exclude individuals from full participation. In the context of this study, such barriers include inaccessible noticeboards, lack of Braille or sign language interpretation, and town hall venues without ramps - all of which effectively disable PWDs by denying them access to essential

communication about the DACF. CDT builds on this by probing deeper into the systemic power structures that sustain these barriers. According to Hosking (2008) and Meekosha and Shuttleworth (2016), CDT critiques how institutional cultures, bureaucratic inertia, and societal attitudes perpetuate ableism and marginalize PWDs from governance processes. Thus, these theories enable a shift from viewing disability as a matter of charity or welfare to one of justice, rights, and institutional accountability.

The relevance of these frameworks lies in their ability to uncover both the visible and invisible ways in which PWDs are excluded from accessing their entitlements. The Social Model guides the identification of environmental and technological exclusions, while CDT highlights the political and linguistic dynamics that silence the voices of PWDs. This dual perspective is especially pertinent in the Ablekuma Central Municipal Assembly, where implementation of the DACF is often characterized by one-way communication, low consultation, and fragmented institutional mandates. Drawing on Grech and Soldatic (2020), the study adopts these frameworks not just for critique, but to propose transformative pathways for inclusion - such as participatory planning, institutional reforms, and accessible communication as a right. Ultimately, both theories enrich the study's methodological and analytical approach, allowing for a nuanced understanding of how disability, power, and governance intersect in shaping access to social protection at the local level.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter outlines the research methodology employed to examine how communication practices influence access to the District Assemblies Common Fund (DACF) for Persons with Disabilities (PWDs) in the Ablekuma Central Municipal Assembly. Specifically, it presents the research approach and design, describes the study area, identifies the target and study populations, and explains the sampling techniques. The chapter also details the methods for data collection and analysis, including the use of thematic analysis. Finally, it highlights the ethical considerations and measures adopted to ensure the credibility and trustworthiness of the study.

#### **3.1 Research Approach**

Qualitative research methods are particularly suited to studies that seek to explore human experiences, perceptions, and behaviours in depth. As Mohajan (2018, p. 23) notes, qualitative approaches enable researchers to immerse themselves in natural settings in order to understand how individuals construct meaning about social phenomena. Similarly, Aspers and Corte (2019, p. 139) emphasize that qualitative research is especially appropriate when the aim is to investigate complex social processes and diverse viewpoints. Common qualitative techniques include interviews, focus groups, participant observation and document analysis. These methods typically generate rich textual data, which are analysed thematically to identify recurring patterns and develop context-based explanations (Nowell et al., 2017, pp. 1-2). In this study, the qualitative approach allows for an in-depth exploration of how PWDs experience and interpret communication processes around the DACF in the Ablekuma Central Municipal Assembly.

### **3.2 Research Design**

The study adopted a phenomenological research design, enabling a deep exploration of how PWDs perceive and make meaning of communication processes surrounding the DACF. Phenomenology focuses on uncovering the essence of lived experience by exploring participants' subjective, first-hand accounts (Groenewald, 2004, p. 42). As Neubauer et al. (2019, pp. 90-91) note, phenomenology helps researchers understand phenomena by engaging with how individuals interpret their experiences within their lifeworlds, accounting for both context and meaning. Tavakol and Sandars (2014, pp. 746-747) also argue that phenomenology offers a structured yet flexible framework for exploring individual meanings of lived experiences in contemporary qualitative research. Therefore, this design allowed the researcher to focus on PWDs' voices, interpret their lived meanings, and deeply understand the communication barriers and challenges they face in accessing the DACF through the Ablekuma Central Municipal Assembly.

### **3.3 Population**

The research population refers to all individuals who share specific characteristics and are relevant to the focus of the study (Khoa et al., 2023, pp. 107-108; Shah, 2023, p. 23). In this study, the population comprised:

- Persons with disabilities, specifically persons with visual, physical and hearing impairments, residing within the Ablekuma Central Municipal Assembly who have attempted to access or interact with information about the DACF. Approximately, 2.3% which translates to 3,891 in nominal figures, of the population in Ablekuma Central are disabled. Of these, 34.3 percent are visually impaired, 27.2% have physical disabilities, and 15.6% are hearing impaired. In terms of gender categorization disability in the municipality is slightly higher among females (54%) than males (46%), with the majority of PWDs aged between 20 and 59 years, the economically active group. Most PWDs in

the municipality engage in petty trading, artisanship, small-scale entrepreneurship, or informal service work, while a smaller proportion are students or unemployed (Ghana Statistical Service, 2022, p. 89).

- Municipal officials directly involved in the communication, administration, and coordination of the District Assemblies Common Fund for Persons with Disabilities (DACF-PWD) within the Ablekuma Central Municipal Assembly. This includes officials from the Department of Social Welfare and Community Development, the Municipal Planning and Coordinating Unit, and the Finance Department. In total, 6 officials are responsible for implementing and supervising activities related to the DACF-PWD component in the municipality. Their primary roles include processing applications, verifying eligibility of beneficiaries, disseminating information about the fund, coordinating disbursement, and compiling reports for submission to the DACF Secretariat and the Ministry of Gender, Children and Social Protection.

These two categories were selected because they represent the two key actors in the communication process - namely, the recipients of information and the institutional agents responsible for disseminating it.

### **3.4 Sampling Technique**

A purposive sampling approach was adopted, which is commonly used in qualitative studies to select information-rich participants who possess in-depth knowledge about the topic (Palinkas et al., 2015, p. 533). In practice, criterion-based purposive sampling was used such that PWDs were selected based on the criteria of living in Ablekuma Central and having attempted to access information on the DACF-PWD, while Assembly officials were selected because they occupy roles directly related to DACF management and communication responsibilities. According to Campbell et al. (2020, p. 301), purposive sampling is appropriate where the goal is to explore processes and interpretations rather than to generalise to a larger population. The

method also supports the phenomenological design by enabling the researcher to capture detailed and context-specific narratives.

### **3.5 Sample Size**

In qualitative research, sample size is not determined statistically but by the principle of data saturation - that is, the point at which no new information or themes emerge from additional data collection (Guest, Bunce & Johnson, 2006, p. 59; Verd & López, 2024, p. 34). Recent studies note that thematic saturation in small, relatively homogenous groups is often reached between 12 and 17 interviews (Hennink & Kaiser, 2022). Based on this guidance and the limited number of relevant actors in the municipality, the study engaged 16 participants, consisting of 14 PWDs with physical, hearing and visual impairments, across all 7 electoral areas within the municipality, who had personally attempted to access DACF-PWD support, and 2 Assembly officials directly involved in DACF-PWD communication and implementation.

### **3.6 Data Collection Methods**

The study relied on primary source in order to obtain a comprehensive understanding of how PWDs access information about the DACF within the Ablekuma Central Municipal Assembly. Primary data was collected through semi-structured interviews with two key groups: (1) Persons with disabilities (PWDs) residing in the municipality, and (2) Assembly officials directly involved in the management and communication of the DACF-PWD component. The interviews with PWDs explored their lived experiences of receiving information, the accessibility of various communication channels and the challenges they encountered in engaging with the Assembly. Interviews with Assembly officials focused on the communication strategies currently in use, their rationale, and practical challenges in ensuring inclusive communication. Semi-structured interviews were chosen because they enabled participants to speak freely while allowing the researcher to probe key issues relevant to the research questions (Kallio, Pietilä, & Johnson, 2022, pp. 458-459).

All interviews were conducted face-to-face and were audio-recorded - with consent - for accurate documentation and subsequent transcription. This provided contextual information on the DACF, disability-inclusive communication standards, and global best practices in disability governance.

### **3.7 Data Analysis**

The analysis of the qualitative data followed an Interpretative Phenomenological Analysis (IPA) approach. IPA is particularly useful in unpacking how individuals make sense of their lived experiences and how they attach meaning to specific social phenomena (Smith, Flowers, & Larkin, 2009, pp. 1-5). In the context of this study, it enabled the researcher to explore how PWDs interpret their experiences of accessing information and engaging with communication processes concerning the DACF within the Ablekuma Central Municipal Assembly. All interview recordings were first transcribed verbatim. To ensure safe storage and retrieval, copies of the transcripts were saved in password-protected computer and external drives. The analysis then proceeded through the four iterative stages of IPA as suggested by Smith et al. (2009, pp. 5-12) and Pietkiewicz & Smith (2014, pp. 7-10).

#### **Familiarisation and Initial Noting**

The researcher carefully read and re-read each transcript to gain full immersion in the participants' accounts. During this stage, observational notes and analytical comments were recorded in the margins to capture significant statements, recurrent expressions, tone, and emotional emphasis.

#### **Development of Emergent Themes**

After multiple readings, the initial notes were examined to identify underlying meanings and patterns embedded in the narratives. Key phrases and sentences were transformed into short thematic expressions that reflected the essence of participants' experiences (Smith & Osborn,

2008, pp. 53–54). These emergent themes were closely aligned to participants’ own language in order to retain their perspectives.

### **Categorisation and Theme Clustering**

The emergent themes were compared across all interviews to identify similarities, differences and conceptual connections. Related themes were clustered into broader thematic categories and linked with relevant sub-themes. This clustering process enabled the mapping of how various issues such as institutional communication, accessibility constraints, and perceived exclusion were related in participants’ narratives.

### **Interpretation and Narrative Construction**

In the final stage, the clustered themes were synthesised into an interpretive narrative. Direct quotations were incorporated to illustrate how PWDs experienced the DACF communication system. The findings were then interpreted in light of the principles of the Social Model of Disability and Critical Disability Theory in order to highlight the structural and political dynamics that shape communication inequalities (Hosking, 2008, p. 12; Meekosha & Shuttleworth, 2016, pp. 45-46). In keeping with IPA traditions, emphasis was placed on both the descriptive account of participants’ experiences and the deeper interpretive insights that help explain why these experiences occur in particular ways.

## **3.8 Ethical Consideration**

Ethical responsibility is a central component of research involving human participants, particularly when the study focuses on marginalised populations and sensitive governance issues. In this study, which explores the communication experiences of Persons with Disabilities (PWDs) in accessing the District Assemblies Common Fund (DACF), strict ethical procedures were followed to safeguard the dignity, rights, and welfare of participants. Informed consent was a core principle guiding the research. According to Creswell & Poth (2018, pp. 96–98), informed consent requires that participants are fully aware of the nature and purpose

of a study and voluntarily agree to participate. Prior to data collection, each participant was therefore provided with clear information outlining the purpose of the study, the nature of their involvement, the procedures involved, and how the findings would be used. Participants were also informed that their participation was entirely voluntary and that they were free to refuse or withdraw from the study at any point without facing any form of penalty or disadvantage. Depending on the needs of participants, the information and consent process was delivered in accessible formats, either in simplified verbal explanations or audio recordings. Only after receiving informed agreement - either written or verbal - were interviews conducted. To ensure confidentiality and anonymity, all personal identifiers were removed from transcripts and replaced with pseudonyms. As argued by Orb, Eisenhauer & Wynaden (2001, p. 93), upholding confidentiality is critical in research involving potentially vulnerable groups. Data were stored securely, accessible only to the researcher and academic supervisors. All interview materials, including audio files and transcripts, were treated as confidential and used exclusively for academic purposes. No information was shared with municipal officials or other third parties in a manner that could identify individual PWD participants. Finally, ethical approval for the study was obtained from the Institutional Review Board (IRB) of the University of Media, Arts and Communication (UniMAC-IJ), ensuring that all research procedures complied with institutional standards and international ethical research guidelines.

### **3.9 Limitation of the Study**

Although every effort was made to ensure methodological rigour, this study is subject to a number of limitations. First, the research was conducted as a single-case study within the Ablekuma Central Municipal Assembly. While this provided in-depth and context-specific insight, it also means that the findings may not be generalised to other districts or municipalities in Ghana (Yin, 2018, p. 15). Governance structures and communication practices vary across districts, and the experiences of PWDs in other assemblies may therefore differ. Second, the study relied on a

relatively small and purposively selected sample of participants. This is appropriate and consistent with qualitative research (Guest, Namey & Mitchell, 2017, p. 22), but it nonetheless restricts the diversity of perspectives captured. In particular, the perspectives of some sub-groups of PWDs like persons with psychosocial or intellectual disabilities were not represented in the study.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

#### 4.0 Introduction

This chapter presents and analyses the findings of the study on communication practices and access to the District Assemblies Common Fund (DACF) for Persons with Disabilities (PWDs) in the Ablekuma Central Municipal Assembly. Data were collected from **16 participants**, including 14 PWDs with physical, hearing, and visual impairments, and two municipal officials directly involved in DACF administration. The chapter is structured according to the study objectives, converting each into key thematic areas.

#### 4.1 OBJECTIVE ONE: To Assess The Effectiveness Of Traditional Media Channels In Promoting DACF Awareness Among PWDS

##### 4.1.1 Awareness of DACF-PWD among participants

All participants reported awareness of the DACF-PWD, although the duration of awareness varied. P5 stated, *“I have known about the DACF for about five years, but I never applied because I was not sure of the process.”* Similarly, P12 noted, *“I heard about the fund from a community leader during a town hall meeting two years ago, but I did not know it was for my type of disability.”* This illustrates that awareness alone does not ensure understanding or access, corroborating UN (2018, p. 89) and Imrie & Hall (2013, p. 22), which emphasize that information dissemination must be both regular and accessible to effect participation.

Radio emerged as a dominant source of information for several participants. P2 mentioned, *“I hear about the DACF mostly on the local radio once in a while, but it is not regular.”* The intermittent nature of broadcasts suggests that although traditional media raise awareness, they do not provide consistent or comprehensive knowledge. This is consistent with UNESCO (2017, p. 23) findings that broadcast media in many low-income contexts are insufficiently accessible to all PWD groups.

Word-of-mouth and community networks were reported as supplementary sources. P6 said, *“Most of what I know comes from our DPO meetings, not from radio or posters.”* This aligns with Adamtey and Anastasiou (2015, p. 148), who argue that community intermediaries often play a vital role in translating official information for marginalized populations.

Municipal officials confirmed the reliance on traditional media. P15 stated, *“We try to announce through radio and meetings, but we realize some members cannot fully access the information because of their disability.”* This illustrates institutional awareness of accessibility gaps but highlights limited proactive strategies to address them (Agyemang, 2016, p. 72).

The analysis shows that awareness of DACF-PWD exists among PWDs, yet comprehension and engagement vary due to accessibility constraints. These findings emphasize that awareness is necessary but not sufficient for effective participation in local governance (Hanass-Hancock & McKenzie, 2017, p. 4).

Traditional media channels contribute to raising awareness, but their effectiveness is constrained by frequency, accessibility, and participant understanding. Multimodal and disability-responsive strategies are essential for equitable information dissemination (WHO & World Bank, 2011, p. 173).

#### 4.1.2 Accessibility challenges of traditional media

Participants highlighted physical, sensory, and cognitive barriers limiting access to traditional media. P1 stated, *“The radio programs are helpful, but as a deaf person, I cannot benefit from them at all.”* Similarly, P8 mentioned, *“Posters are put up in locations that I cannot reach in my wheelchair.”* These responses reflect Imrie & Hall (2013, pp. 42–45), which highlight that environmental and technological barriers restrict participation for PWDs in public programs.

Cognitive accessibility was also a concern. P7 stated, *“Even when I read the notices, the language is too technical for me to understand.”* This aligns with UNCRPD (2006, p. 9) which emphasizes that accessible communication includes simplified language and alternative formats.

Officials acknowledged the limitations in accessibility. P16 remarked, *“We are aware that not all PWDs can access radio, posters, or meetings, but our resources are limited for providing Braille or sign language services.”* This mirrors CRPD Committee (2020, p. 14) observations regarding resource constraints in disability-inclusive communication.

Community networks were described as mitigating factors. P4 shared, *“Our DPO leader explains what is on the posters and radio for those who cannot access them directly.”* This supports Lang & Upah (2008, p. 42) that intermediary actors are crucial in bridging accessibility gaps.

Analysis indicates that traditional media without adaptations often reproduce exclusion. Structural and institutional changes, including Braille, sign language, and accessible meeting venues, are necessary to ensure equitable communication.

The theme emphasizes that addressing accessibility challenges is central to achieving inclusion, as accessibility is both a right and an operational necessity for PWDs to benefit from public funds (Ametepee & Anastasiou, 2015, p. 146).

### 4.1.3 Frequency and reach of communication

Several participants noted that communication about DACF-PWD is irregular and often untimely. P3 stated, *“I only hear about the DACF when a meeting is scheduled, sometimes months apart.”* Similarly, P10 said, *“Even if I hear on the radio, it is not clear when to apply or where to go.”* These experiences reflect global observations that irregular communication undermines accessibility and participation (UN, 2018, p. 89).

Officials explained logistical constraints affecting communication frequency. P15 noted, *“Our announcements are limited by budget and staff capacity, so we rely on occasional radio slots and community meetings.”* This mirrors Agyemang (2016, p. 110) who identifies resource limitations as a recurring barrier to implementing inclusive policies at the local level.

Participants also observed that information often does not reach all disability groups equally. P5 said, *“Blind people do not get enough notices in Braille, and deaf people cannot listen to radio programs.”* This confirms Imrie & Hall (2013, p. 22) assertion that equitable communication requires multiple modalities tailored to disability type.

Analysis reveals that inconsistent dissemination contributes to missed opportunities and reinforces structural inequalities. Regular and strategically timed communication is necessary for PWDs to effectively engage with DACF processes (Hanass-Hancock & McKenzie, 2017, p. 4).

Community intermediaries help fill gaps but cannot replace systemic interventions. P6 stated, *“We rely on DPOs to explain, but not everyone attends these meetings.”* This underscores the need for proactive, institutionalized communication strategies.

This theme demonstrates that frequency, timing, and reach of communication are critical dimensions of media effectiveness, influencing both awareness and participation (WHO & World Bank, 2011, p. 176).

#### 4.1.4 Clarity and comprehensibility of traditional media communication

Several participants indicated that while they were aware of the DACF, the information communicated was often unclear or confusing. P9 stated, *“Even when I hear about the fund, I don’t understand what documents I need to apply or who exactly qualifies.”* P11 also remarked, *“Some announcements are full of technical terms that are difficult to follow, especially for people like me who have lower literacy levels.”* This aligns with UNESCO (2017, p. 35), which notes that the clarity of public information is as important as accessibility, particularly for marginalized groups such as PWDs.

Officials admitted challenges in simplifying communication. P16 explained, *“We try to explain the process during meetings, but the language in official documents is often too technical for the average participant to understand.”* This mirrors Agyemang (2016, p. 72), who argues that legal and procedural documents often inadvertently exclude beneficiaries due to technical language.

Participants emphasized that lack of clarity leads to misinformation and missed opportunities. P2 said, *“Sometimes, we only hear part of the information from radio or posters, and we end up guessing the rest.”* This confirms findings by Adamtey et al. (2018, p. 51) that inadequate communication can discourage PWDs from seeking entitlements.

The analysis highlights that the effectiveness of traditional media is compromised when the content is not user-friendly. Clear, simplified, and structured information is essential to ensure that PWDs can understand and act on messages regarding DACF (Shakespeare, 2014, p. 103).

Participants suggested improvements, including use of visual aids, infographics, and simplified guides. P7 remarked, *“If announcements came with pictures or were explained in simple steps, it would be easier for everyone to understand.”* This supports UN DESA (2021, p. 44) recommendations on accessible communication.

In conclusion, clarity and comprehensibility are central to media effectiveness. Traditional channels alone are insufficient without deliberate adaptation to the diverse needs of PWDs (Hanass-Hancock & McKenzie, 2017, p. 7).

#### **4.1.5 Integration of community intermediaries and support networks**

Many participants noted that information about the DACF was often relayed through community-based intermediaries such as DPOs and local leaders. P1 shared, *“Our DPO president explains everything we don’t get from the radio or meetings.”* P6 similarly stated, *“If it were not for our association leaders, I wouldn’t know when applications open or what support is available.”* These insights are consistent with Lang & Upah (2008, p. 42), who assert that intermediaries play a crucial role in bridging the gap between institutional communication and community understanding.

The presence of such networks compensates for the shortcomings of traditional media. P12 remarked, *“Even though posters are inaccessible, our DPO leader reads them out and guides us on the process.”* This reinforces Adamtey & Anastasiou (2015, p. 148), who note that community intermediaries are particularly vital in low-resource settings where formal accessibility adaptations are limited.

Officials acknowledged collaboration with intermediaries but noted challenges. P15 said, *“We try to work with DPOs, but sometimes their reach is limited, and not all PWDs attend meetings.”*

This aligns with CRPD Committee (2020, p. 14), which emphasizes that while intermediaries are helpful, systemic and institutional measures are needed to ensure comprehensive access.

Participants highlighted that reliance on intermediaries can introduce inconsistencies. P4 noted, *“Sometimes the information passed along is incomplete or misunderstood.”* This supports Grech & Soldatic (2020, p. 12), who warn that unmediated communication is necessary to avoid distortion of critical information.

Analysis shows that while community intermediaries are essential, they cannot replace institutional responsibility for accessible, direct, and clear communication. The combination of formal media, adapted communication formats, and intermediaries offers the most inclusive strategy (WHO & World Bank, 2011, p. 176).

In conclusion, intermediaries facilitate knowledge dissemination but must be part of a coordinated, multi-modal strategy to ensure that all PWDs can engage with DACF information effectively (Hanass-Hancock & McKenzie, 2017, p. 9).

## **4.2 OBJECTIVE TWO: To Evaluate the Role of Digital Media Platforms in Increasing Awareness and Understanding of DACF Among PWDS**

### **4.2.1 Use of social media and digital channels for DACF information**

Several participants mentioned that social media platforms such as WhatsApp and Facebook were sporadically used to share DACF information. P5 stated, *“I sometimes get messages about the fund in our WhatsApp group for PWDs.”* P13 added, *“Facebook posts from our DPO give updates, but not everyone has internet access or a smartphone.”* This confirms findings by

Atkinson et al. (2019, p. 77) that digital media can be effective but are limited by access disparities.

Digital platforms provide rapid dissemination but are not universally accessible. P2 remarked, *“I can read posts, but as a visually impaired person, I rely on screen readers, and many posts are not compatible.”* This aligns with Baffoe (2013, p. 55), who notes that digital accessibility remains a major barrier for many PWDs in Ghana.

Officials acknowledged limited use of digital platforms. P16 said, *“We post on social media occasionally, but we have not yet tailored content for all types of disabilities.”* This highlights institutional awareness of the potential of digital media but also the resource and technical constraints in fully implementing inclusive strategies (Agyemang, 2016, p. 78).

Participants appreciated the immediacy of digital media. P9 said, *“When I receive information on WhatsApp, I can ask questions instantly.”* However, P6 cautioned, *“Not everyone knows how to use these platforms, and some older PWDs are left out.”* These observations resonate with Adamtey et al. (2018, p. 52) on the digital divide as a limitation of modern communication strategies.

Analysis suggests that digital media have strong potential to increase reach and engagement, particularly among younger, tech-savvy PWDs, but must be complemented with accessible formats and offline alternatives (UN DESA, 2021, p. 45).

While digital channels enhance awareness, reliance on them without inclusion measures can inadvertently reinforce inequalities. Multi-channel communication that combines traditional and digital media is recommended (Grech & Soldatic, 2020, p. 15).

#### 4.2.2 Accessibility and inclusivity of digital content

Participants highlighted significant barriers in accessing digital information related to the DACF. P3, who is visually impaired, explained, *“Most of the DACF posts are images with text. My screen reader cannot read them, so I miss the updates.”* Similarly, P8 noted, *“Even audio announcements on social media are often too fast or unclear, making it difficult to follow.”* These experiences demonstrate that while digital platforms offer potential for rapid dissemination of information, they frequently fail to accommodate the diverse needs of PWDs. Baffoe (2013, p. 57) emphasizes that digital media, without specific adaptations, can inadvertently perpetuate exclusion by privileging those without sensory or cognitive impairments.

Officials acknowledged efforts to enhance inclusivity but noted institutional constraints. P15 stated, *“We have considered posting videos with sign language interpretation, but budget and expertise limit what we can produce.”* This observation resonates with Agyemang (2016, p. 75), who argues that financial and technical limitations often hinder public institutions from implementing comprehensive disability-inclusive communication strategies. Resource constraints can therefore shape the nature and frequency of accessible content, creating partial or uneven inclusion. The importance of multi-format digital content was repeatedly emphasized by participants. P12 asserted, *“If every post had text, audio, and sign language, everyone could benefit.”* The need for redundancy and multiple modalities aligns with Meekosha and Shuttleworth (2016, p. 46), who contend that accessibility in digital communication requires simultaneous adaptations to ensure equitable access for individuals with varying impairments. Digital information, when presented in a single format, privileges those with fewer accessibility needs, leaving others at a disadvantage.

The pace, clarity, and usability of digital content emerged as additional considerations. Rapidly delivered audio messages, overly complex text, or inaccessible visual materials limit

comprehension and engagement, even when information is technically available. Hosking (2008, p. 13) argues that universal design principles must guide digital communication to ensure that all users, including those with sensory, physical, or cognitive impairments, can interact with content independently and effectively. Participants also underscored the role of feedback mechanisms in improving digital accessibility. P6 mentioned, *“Sometimes we try to reply or ask for clarification, but there is no structured way for our concerns to be addressed online.”* This highlights that accessibility is not solely a matter of content presentation; it requires interactive channels that allow PWDs to seek clarification, report difficulties, and influence the design of digital campaigns. UNESCO (2017, p. 36) notes that iterative feedback from end-users is critical to ensuring that digital awareness efforts genuinely enhance understanding and participation.

Taken together, these perspectives underscore the necessity for deliberate design choices in digital communication strategies. Platforms intended to disseminate DACF information must integrate accessible formats, adhere to universal design principles, and involve ongoing consultation with PWDs. By combining technical adaptations, multi-modal content, and structured feedback systems, digital communication can move beyond token inclusion to become a genuine tool for equitable access to social protection information.

#### **4.2.3 Frequency and consistency of digital communication**

Several participants highlighted the irregularity of digital updates regarding the DACF. P1 explained, *“Sometimes we get messages several weeks apart, and other times nothing for months.”* P7 similarly noted, *“We can’t rely on social media for consistent updates; there is no schedule.”* Such inconsistencies hinder the capacity of PWDs to plan their applications or engage proactively with available support. Shakespeare (2014, p. 105) emphasizes that the timing and regularity of communication are central to enabling meaningful participation, particularly for marginalized groups who rely on structured information to navigate administrative processes.

Officials acknowledged that administrative bottlenecks contribute to these inconsistencies. P16 remarked, *“We only post after approval of materials, which can take time, so updates are not always regular.”* This explanation aligns with Adamtey et al. (2018, p. 53), who identify bureaucratic delays, hierarchical approval processes, and limited staff capacity as significant barriers to timely information dissemination. The procedural nature of formal communication within assemblies often produces lag times between the creation of content and its public release, inadvertently disadvantaging those who depend on digital updates to access entitlements.

Participants suggested that predictable and structured communication schedules could enhance engagement with DACF information. P5 commented, *“If we knew exactly when to expect updates, we could follow up and prepare applications properly.”* This perspective underscores the importance of consistency as a determinant of participation and inclusion. Hanass-Hancock and McKenzie (2017, p. 10) note that when information flows are erratic, vulnerable populations are less able to assert their rights or meet eligibility requirements, thereby reinforcing cycles of exclusion.

In addition to timing, participants highlighted that predictability in communication fosters trust and confidence in institutional processes. P3 observed, *“When updates come irregularly, we feel like we are left out or forgotten, which discourages us from applying.”* Consistency, therefore, is not merely a logistical issue but also a factor in shaping perceptions of transparency and institutional reliability. Grech and Soldatic (2020, p. 18) argue that equitable access to social services depends not only on content but on the reliability and continuity of communication channels.

Officials also reflected on strategies to enhance regularity despite resource and procedural constraints. P15 indicated, *“We are exploring ways to schedule posts in advance and coordinate with our departments to reduce delays.”* This approach demonstrates institutional recognition of

the impact of irregular updates on PWD participation. Structured planning, combined with pre-approved content and multi-modal dissemination, has the potential to mitigate exclusion caused by irregular communication.

These findings reveal that digital platforms, while offering accessibility potential, must also operate on predictable and consistent schedules. The timing and frequency of information dissemination directly affect the awareness, preparedness, and engagement of PWDs with the DACF. As highlighted by UN DESA (2021, p. 46), sustained institutional commitment to reliable and systematic communication is essential for bridging information gaps and ensuring equitable access to social protection resources.

#### **4.2.4 Engagement and interactive potential of digital platforms**

Several participants emphasized the benefits of interactive features on digital platforms, noting how these tools facilitated two-way communication and peer support. P9 explained, *“I can comment or ask questions on WhatsApp and get replies quickly,”* highlighting the immediacy and responsiveness that digital platforms can provide. P14 added, *“Sometimes we even share advice among ourselves about how to apply for support,”* indicating that digital tools not only allow official communication but also foster peer-to-peer knowledge exchange. Such interactive dynamics align with the participatory principles of Critical Disability Theory, which foreground the agency, voice, and self-determination of persons with disabilities (Hosking, 2008, p. 14). Engagement that allows PWDs to express concerns, ask questions, and receive clarification empowers them to navigate bureaucratic processes more effectively.

Despite these advantages, participants reported inequities in interaction. P3 observed, *“Not all questions get answered, and sometimes officials respond slowly or ignore messages from some members.”* This suggests that while digital platforms offer potential for inclusivity, without active

facilitation, certain voices may be marginalized or overlooked. Meekosha and Shuttleworth (2016, p. 47) note that digital engagement requires deliberate management to prevent exclusion, particularly for marginalized groups whose queries might otherwise be deprioritized. The uneven response patterns observed here reveal gaps in institutional capacity to maintain equitable digital communication.

Municipal officials acknowledged these challenges, noting resource and staffing constraints as barriers to effective engagement. P15 remarked, *“We try to respond to inquiries, but we lack sufficient staff to monitor all platforms continuously.”* Agyemang (2016, p. 76) similarly highlights that institutional limitations, such as insufficient personnel and technical expertise, often impede the potential benefits of digital communication. Without dedicated facilitation, interactive channels risk remaining underutilized or favoring more assertive or digitally literate participants.

Participants further indicated that the perceived inequity affected trust and willingness to engage. P7 noted, *“When messages go unanswered, it feels like our concerns are not valued, and some people stop asking questions altogether.”* The effectiveness of digital communication is therefore contingent not just on the availability of platforms but also on consistent, inclusive responsiveness. Grech and Soldatic (2020, p. 21) emphasize that participatory mechanisms must actively account for the diverse capabilities, needs, and expectations of users to prevent reinforcing existing power imbalances.

To enhance interactive engagement, participants recommended structured monitoring of digital platforms and timely responses. P12 suggested, *“If someone was dedicated to checking and replying to questions, everyone would benefit, and we wouldn’t feel ignored.”* This recommendation aligns with international best practices for inclusive communication, which stress the importance of responsive feedback loops and continuous engagement to ensure that digital tools achieve their intended participatory outcomes (UNESCO, 2017, p. 37).

Collectively, the findings suggest that although digital platforms provide valuable opportunities for interactive communication and information exchange, their effectiveness relies on structured support, sufficient personnel, and strategies that guarantee inclusive participation. Ensuring accessible content alongside proactive facilitation is crucial for making digital communication a truly participatory environment for persons with disabilities, thereby improving both their understanding of and engagement with the DACF.

#### **4.2.5 Trustworthiness and verification of digital information**

Several participants highlighted difficulties in ascertaining the reliability of DACF-related information disseminated through digital platforms. P6 observed, “Sometimes I’m not sure if a message in WhatsApp is official or just a rumor,” while P12 added, “There are cases where friends forward wrong information, and it spreads confusion.” These experiences reflect the findings of Adamtey et al. (2018, p. 55), who emphasize that misinformation circulating in digital channels can weaken both awareness and engagement among target populations. The proliferation of unverified information not only confuses recipients but can also create distrust toward official sources, undermining the broader objective of transparent governance.

Assembly officials outlined strategies intended to mitigate misinformation. P16 noted, “We encourage PWDs to confirm information via the Assembly office or official social media pages.” This approach is consistent with the guidance of the CRPD Committee (2020, p. 15), which underscores transparency and reliability as essential components of inclusive communication practices in governance. Encouraging recipients to cross-check information with verified sources fosters confidence in the messages being disseminated and reinforces accountability among institutional actors.

Participants further discussed the practical implications of unreliable information on their engagement. P8 remarked, “When I’m unsure if the information is correct, I hesitate to apply or follow up, and sometimes I miss opportunities entirely.” This aligns with Shakespeare (2014, p. 107), who argues that accessibility alone is insufficient if the content cannot be trusted, highlighting the interplay between clarity, reliability, and user confidence in communication systems. The risk of misinformation is particularly pronounced in communities where informal sharing of messages is common, and literacy or digital literacy levels vary, necessitating proactive institutional measures.

Officials acknowledged that verification mechanisms remain a work in progress. P15 stated, “We try to update our official pages regularly, but not everyone checks them, and some still rely on forwarded messages.” This underscores the need for structured communication protocols and active engagement strategies to ensure that accurate information reaches PWDs consistently. Establishing clear channels of authority and verification improves the perceived credibility of information, which, in turn, enhances uptake of DACF services.

The discussions revealed that trust in digital content is deeply tied to institutional presence and responsiveness. P1 mentioned, “I now always call the office if I see a message about DACF; otherwise, I don’t act on it.” This highlights that participatory and accountable communication requires not only accessible content but also mechanisms that enable recipients to validate information efficiently. Without these verification processes, even technically accessible information may fail to achieve meaningful awareness or participation outcomes.

Ensuring that digital platforms convey reliable and verified information is therefore central to effective communication with PWDs. Official endorsements, continuous monitoring, and explicit guidance on identifying trustworthy sources reinforce confidence and reduce confusion. When these elements are integrated, digital communication can function as a dependable

medium that genuinely informs and empowers PWDs to access DACF opportunities (UN DESA, 2021, p. 47).

### **4.3 OBJECTIVE THREE: To Examine The Impact Of Interpersonal Communication And Community Engagement On DACF Enrollment Among PWDS**

#### **4.3.1 Direct engagement through town hall meetings and workshops**

Participants emphasized that face-to-face meetings provided the clearest understanding of DACF procedures. P1 noted, “When officials explain in meetings, I can ask questions and get immediate answers,” while P8 added, “Workshops organized by the Assembly make it easier for me to understand the application steps.” These accounts resonate with Cornwall and Gaventa (2001, p. 28), who underscore that direct engagement allows participants to clarify uncertainties and contribute meaningfully to decision-making processes. The interactive nature of in-person communication ensures that nuanced details are conveyed effectively, especially for complex processes like DACF application procedures.

Officials highlighted the deliberate use of in-person forums to enhance accessibility. P15 explained, “We organize community forums every quarter to explain DACF procedures to PWDs, especially for those with limited access to digital media.” This approach aligns with Adamtey et al. (2018, p. 56), who argue that direct communication channels are critical in fostering inclusion, particularly for individuals facing barriers to digital or print media. By providing structured opportunities for dialogue, assemblies can bridge gaps in knowledge and reduce misunderstandings among beneficiaries.

Participants also described the relational benefits of face-to-face interactions. P12 stated, “I feel more confident asking questions in person because I know the officials are listening to me

directly.” Such engagement builds trust between PWDs and institutional actors, as highlighted by Hanass-Hancock and McKenzie (2017, p. 11), who argue that interpersonal communication strengthens the social bonds necessary for effective participation and empowers marginalized groups to navigate bureaucratic processes.

The clarity of information delivered in meetings further supports equitable participation. P3 shared, “In meetings, officials sometimes demonstrate the forms and steps physically, which helps me understand better than reading instructions alone.” This reflects Meekosha and Shuttleworth’s (2016, p. 48) observation that experiential and demonstrative methods enhance comprehension for persons with varied abilities. The tactile and visual elements incorporated in workshops make information accessible to individuals with visual or cognitive impairments who might otherwise struggle with textual or digital formats.

Officials also acknowledged that regularity and planning of in-person sessions affect their effectiveness. P16 noted, “We plan these forums quarterly, but sometimes scheduling conflicts or resource constraints limit attendance.” Grech and Soldatic (2020, p. 20) emphasize that consistency in engagement strengthens accountability and enables beneficiaries to anticipate and prepare for opportunities, thereby increasing participation and reducing exclusion.

The insights of participants indicate that interpersonal communication remains an indispensable component of inclusive governance. Regular, well-structured face-to-face interactions facilitate understanding of complex procedures, reinforce trust, and foster an environment in which PWDs feel respected and heard. These dynamics highlight the complementary role of interpersonal channels alongside digital and other communication media in ensuring equitable access to DACF resources (Shakespeare, 2014, p. 110).

### 4.3.2 Peer and community support networks

Participants emphasized the indispensable function of peer and community networks in facilitating access to DACF-related information. P4 explained, “My friends at the disability association always share updates on DACF applications; sometimes they guide me on how to fill forms.” P11 also observed, “Word-of-mouth through our community group is more reliable than hearing from officials directly.” These accounts demonstrate that informal networks operate as vital conduits of information, compensating for the gaps left by formal institutional channels, consistent with Hanass-Hancock and McKenzie (2017, p. 11), who note that social networks often play a critical role in supporting marginalized groups.

The guidance offered within these networks extends beyond mere information sharing. P2 added, “When someone in my community has applied before, they advise me on common mistakes to avoid and what documents to prepare.” This experiential sharing helps reduce procedural errors, enhances confidence, and strengthens the agency of PWDs in navigating complex application processes. It aligns with Meekosha and Shuttleworth (2016, p. 51), who highlight the role of peer support in facilitating comprehension and participation among individuals facing systemic barriers.

Community networks also serve as platforms for verification and clarification. P10 remarked, “If I’m unsure about an official announcement, I ask someone in the group who has experience—they help me understand whether it’s accurate.” The function of these networks as intermediaries enhances the reliability of information and mitigates the spread of misinformation, reflecting the concerns raised by Adamtey et al. (2018, p. 55) regarding the challenges of verifying DACF information in informal digital channels.

Officials acknowledged the strategic role of community partnerships in extending communication reach. P16 explained, “We rely on DPOs and local leaders to relay information, especially in hard-to-reach areas or to PWDs who do not use digital media.” This approach demonstrates institutional recognition of informal mechanisms as complementary channels, echoing Baffoe (2013, p. 59), who emphasizes that collaborations with community organizations can bridge gaps and enhance the inclusivity of information dissemination.

Participants noted that the moral and emotional support embedded in these networks is as important as the informational aspect. P8 shared, “When friends guide me through the process, it makes me feel encouraged to apply and reduces the stress of dealing with bureaucracy alone.” Social support within peer networks reinforces resilience and sustains engagement, particularly for individuals who might otherwise feel excluded or intimidated by formal bureaucratic systems (Shakespeare, 2014, p. 108).

The interplay of peer networks, community leaders, and institutional collaboration underscores a multi-layered communication ecosystem. These networks act not only as conduits for information but also as facilitators of understanding, verification, and emotional support, thereby increasing the probability of successful engagement with the DACF. The integration of informal and formal channels ensures a more inclusive, participatory, and trustworthy process for PWDs in the municipality (Grech & Soldatic, 2020, p. 19).

#### **4.3.3 Responsiveness to inquiries and complaints**

Participants highlighted diverse experiences with the responsiveness of feedback mechanisms within the Assembly. P5 noted, “When I call the office with questions, I sometimes get an answer the same day, but other times it takes weeks.” P10 similarly reported, “Officials often say they will get back to me, but follow-ups are inconsistent.” These experiences indicate that while

mechanisms exist for communication, the irregularity in responses can undermine confidence and engagement. Adamtey et al. (2018, p. 57) observe that delays in official responses can discourage beneficiaries from pursuing information or clarifying issues, reducing the effectiveness of participatory governance.

The institutional perspective reinforces these challenges. P15 acknowledged, “We try to respond to every inquiry, but with limited staff and many PWDs to assist, it is not always immediate.” Limited human resources and high demand for assistance are recognized barriers to effective engagement, consistent with Schulze (2010, p. 21), who emphasizes that timely institutional responses are essential for building trust and enforcing rights. The inability to provide prompt feedback risks perpetuating a sense of exclusion among PWDs and may discourage them from pursuing available support.

Participants further indicated that inconsistent responses affected their planning and decision-making. P2 remarked, “Sometimes I don’t know whether to submit my application now or wait, because I haven’t received clarification on eligibility.” This uncertainty can delay participation and create inequalities in access, particularly when information is critical for meeting application deadlines or fulfilling procedural requirements (Hanass-Hancock & McKenzie, 2017, p. 12).

Feedback channels themselves also revealed structural limitations. P12 noted, “Even when I leave messages via email or WhatsApp, there is no guarantee someone will follow up, or I may receive a partial answer that doesn’t resolve my question.” The effectiveness of feedback is thus influenced not only by the availability of channels but also by the capacity and consistency of responses, reflecting the broader challenge of institutional engagement and responsiveness identified by CRPD Committee (2020, p. 16).

Officials indicated that efforts to improve responsiveness were ongoing, though constrained by resource limitations. P16 stated, “We are considering a dedicated line for PWD inquiries and a tracking system for complaints, but budget and staffing remain challenges.” Introducing structured systems for monitoring and responding to inquiries could strengthen trust and improve overall participation, aligning with principles of inclusive governance and accountability (Agyemang, 2016, p. 78).

The synthesis of these perspectives underscores that feedback mechanisms, while present, require systematic strengthening to enhance reliability and trust. Ensuring timely, consistent, and well-monitored responses is critical to empowering PWDs, facilitating equitable access to DACF resources, and fostering an inclusive participatory environment where beneficiaries feel their concerns are valued and addressed (Shakespeare, 2014, p. 110; CRPD, 2020, p. 16).

#### **4.3.4 Inclusion in decision-making forums**

Participation of PWDs in planning and oversight forums emerged as a complex experience, reflecting both the value of inclusion and the limitations of its implementation. P2 reflected, “I was invited once to a meeting to discuss priorities for the DACF, and it helped me understand the process.” This account illustrates that even limited opportunities for engagement can provide meaningful insight into procedures and decision-making, enhancing comprehension and empowerment. P7, however, noted, “We rarely get invited, and even when we do, discussions are dominated by officials.” The imbalance in dialogue highlights the challenges of genuine participation, where marginalized voices may be present but not substantively engaged. Cornwall & Gaventa (2001, p. 30) argue that participatory spaces must actively foster empowerment rather than merely provide symbolic representation, emphasizing the importance of inclusive facilitation.

From the perspective of municipal officials, there is recognition of the need for structured engagement. P16 explained, “We try to include leaders from disability groups in quarterly planning sessions, but logistical challenges sometimes reduce attendance.” This reflects systemic and operational barriers that can limit participation despite the intent to be inclusive. Rioux & Prince (2002, p. 48) similarly note that logistical, temporal, and resource constraints can reduce the presence and voice of marginalized groups, even in formally designated participatory forums.

The experiences shared by participants underscore the sporadic nature of PWD involvement. Invitations to meetings are irregular and often contingent on specific projects or administrative cycles, which constrains the continuity and impact of their engagement. This inconsistency undermines the ability of PWDs to influence decisions and shape priorities meaningfully. Meekosha & Shuttleworth (2016, p. 50) observe that tokenistic or intermittent engagement can limit the transformative potential of participatory initiatives, reducing the empowerment of marginalized populations.

Interactions within these forums were reported as skewed toward officials’ perspectives. P7 emphasized that discussions are “dominated by officials,” which can marginalize contributions from PWD participants. The imbalance in discourse can perpetuate power asymmetries, reinforcing the perception that PWDs are passive recipients rather than active stakeholders. Effective participatory governance requires mechanisms to ensure equitable speaking opportunities, responsive facilitation, and genuine incorporation of feedback (Cornwall & Gaventa, 2001, p. 31).

Officials highlighted ongoing efforts to improve the structure of participation, yet resource and scheduling limitations persist. P16 noted that accommodating all representatives, particularly from multiple disability groups across different electoral areas, requires logistical coordination that the Assembly is still optimizing. This challenge points to the need for institutional planning

that prioritizes inclusion as a systematic process rather than an occasional gesture, aligning with broader principles of disability-inclusive governance (Rioux & Prince, 2002, p. 49).

The combination of participant experiences and institutional perspectives illustrates that participation in DACF-related forums holds significant potential to enhance transparency, accountability, and empowerment for PWDs. However, realizing this potential demands deliberate planning, equitable facilitation, and sustained engagement strategies to ensure that PWD voices shape priorities, inform oversight, and contribute to meaningful policy outcomes (Meekosha & Shuttleworth, 2016, p. 51).

#### **4.3.5 Social mobilization and awareness campaigns**

Local awareness campaigns contributed to participants' understanding of DACF opportunities, yet gaps in reach and depth were evident. P3 observed, "We sometimes hear announcements during community events, but not everyone attends, so many PWDs miss out." This illustrates that reliance on event-based dissemination may exclude individuals who cannot attend due to mobility, sensory, or scheduling constraints. P12 added, "Radio announcements are helpful, but they don't always explain how to apply." Such experiences suggest that awareness without actionable guidance leaves PWDs with incomplete understanding, limiting their ability to engage effectively. Agyemang (2016, p. 78) highlights that one-directional communication often fails to meet the diverse needs of audiences, emphasizing the importance of interactive and accessible messaging in inclusion initiatives.

From an institutional perspective, officials described efforts to broaden outreach through multiple channels. P15 explained, "We combine community meetings, radio, and collaboration with DPOs, but reaching everyone is challenging." This underscores the logistical and resource-related difficulties inherent in ensuring comprehensive coverage across heterogeneous

populations. Naami (2014, p. 44) notes that social mobilization requires repeated exposure and contextually sensitive messaging to achieve meaningful awareness, suggesting that single or sporadic announcements are insufficient to fully inform or engage PWD communities.

Participants also highlighted the uneven accessibility of campaign content. For instance, community meetings may lack sign language interpretation or accessible seating, while radio messages cannot accommodate visually impaired listeners without complementary audio adaptations. These limitations indicate that conventional methods, even when multi-channel, may inadvertently reproduce barriers unless tailored to the communication needs of all PWD groups (Meekosha & Shuttleworth, 2016, p. 48).

The impact of awareness campaigns was further constrained by insufficient follow-up mechanisms. P3's and P12's accounts show that exposure to information alone does not guarantee comprehension or actionable knowledge. Without structured support for questions, clarification, or assistance in navigating application procedures, PWDs may remain partially informed despite participating in campaigns (Shakespeare, 2014, p. 112).

Collaboration with DPOs was recognized as a valuable strategy to mitigate gaps in communication. DPOs serve as intermediaries, translating general announcements into tailored guidance and assisting members with application procedures. However, resource and staffing constraints limit the capacity of DPOs to reach all PWDs consistently, which reflects broader institutional challenges in sustaining inclusive social mobilization (Baffoe, 2013, p. 62).

The experiences of participants and officials collectively indicate that effective social mobilization requires more than awareness-raising; it demands systematic integration of accessible, practical, and repeated communication. Strategies must consider the diverse needs of

PWDs, incorporate multi-channel approaches, and provide actionable guidance to ensure equitable participation in DACF processes (UN DESA, 2021, p. 50).

#### **4.3.6 Empowerment through mentorship and peer learning**

Participants reported that mentorship and peer learning significantly enhanced their ability to engage with DACF processes. P6 shared, “I learned from a friend how to fill the DACF application correctly, which increased my confidence.” Similarly, P9 remarked, “Older members of our association mentor new applicants, showing them how to navigate the process.” These accounts demonstrate that knowledge transfer within disability communities provides practical guidance and reassurance, reinforcing the capacity of individuals to participate effectively. Hosking (2008, p. 15) emphasizes that empowerment emerges when marginalized groups actively share experiences, strategies, and problem-solving approaches within their networks, enabling collective learning and self-advocacy.

Officials acknowledged the importance of leveraging these informal networks to complement formal communication strategies. P16 explained, “We encourage DPOs to provide peer support sessions before workshops, which helps participants come prepared.” This approach ensures that participants have baseline knowledge and confidence, allowing formal sessions to be more productive. Meekosha & Shuttleworth (2016, p. 51) argue that community-driven learning enhances the effectiveness of institutional interventions by embedding support within familiar social structures and promoting sustained engagement.

Participants emphasized that mentorship goes beyond procedural guidance; it fosters confidence and agency. Through observing and learning from peers who have successfully navigated the DACF application, individuals develop self-efficacy and reduce anxiety associated with bureaucratic processes. P6’s experience illustrates that peer support can transform an otherwise

intimidating process into a manageable and achievable task, facilitating inclusion and active participation.

The dynamics of peer learning also help mitigate inequities in access. Participants noted that informal mentoring often addresses gaps left by formal channels, particularly for those with limited digital literacy or mobility constraints. For example, P9 highlighted that older association members could demonstrate strategies that are not covered in official workshops, ensuring that newer applicants are not left behind. This aligns with the view that empowerment and knowledge-sharing within communities can serve as a critical equalizer, particularly for marginalized populations (Grech & Soldatic, 2020, p. 22).

Officials observed that integrating mentorship into the broader DACF engagement framework enhances institutional efficiency. By providing participants with preliminary guidance through peer networks, workshops and meetings can focus on clarifying complex issues, answering nuanced questions, and refining communication strategies. This structured combination of peer-led and formal learning strengthens overall access to DACF resources and ensures participants are better prepared to navigate bureaucratic requirements.

The collective experiences of participants and officials indicate that informal mentorship and peer learning are indispensable elements of inclusive governance. These mechanisms foster practical skills, confidence, and a sense of agency, reinforcing formal communication channels while promoting sustained engagement. By embedding peer mentoring within institutional strategies, the Ablekuma Central Municipal Assembly can facilitate more equitable and effective access to DACF opportunities for all PWDs (Hosking, 2008, p. 15; Meekosha & Shuttleworth, 2016, p. 51; Grech & Soldatic, 2020, p. 22).

#### **4.4 OBJECTIVE FOUR: To Provide Recommendations For Optimizing Media Strategies To Enhance Social Security Coverage For PWDS**

##### **4.4.1 Strengthening multi-channel communication strategies**

Participants highlighted the importance of delivering DACF information through a variety of channels to accommodate the differing needs of PWDs. P1 explained, “If information about DACF comes through radio, social media, and community meetings, it will be easier for everyone to access it.” Similarly, P8 noted, “Sometimes I miss announcements on the radio; a combination of channels would help me and others like me.” These perspectives underscore the necessity of inclusive communication approaches that recognize the diversity of impairments and align with UNESCO’s (2017, p. 27) assertion that multi-channel dissemination expands reach and ensures greater accessibility for heterogeneous populations.

Officials acknowledged that incorporating multiple channels presents both opportunities and logistical challenges. P16 remarked, “We plan to combine radio announcements, SMS messages, and DPO-led workshops, but coordination and resources remain challenges.” Al-Azawei, Serenelli, and Lundqvist (2016, p. 43) emphasize that reliance on a single communication medium can unintentionally exclude segments of the target population, making simultaneous deployment of complementary channels crucial to equitable information access.

Participants reflected on the practical advantages of multi-channel strategies in reducing barriers to timely and accurate information. For example, if a participant misses a radio broadcast, notifications through social media or direct engagement in workshops provide alternative means of access. This redundancy mitigates the risk of exclusion due to individual limitations, geographic constraints, or technological gaps. By diversifying channels, communication becomes resilient and more reliable for the PWD community.

The role of peer networks and community associations further strengthens the impact of multi-channel dissemination. Participants reported that informal sharing of announcements—whether from workshops, radio, or social media—reinforces official communications. P1’s and P8’s experiences illustrate that coordinated information flow across formal and informal networks enhances awareness and understanding, while also providing social support for navigating DACF application processes. Hanass-Hancock and McKenzie (2017, p. 18) argue that combining official and community-mediated channels promotes inclusion and fosters trust in governance systems.

Officials emphasized that careful planning and resource allocation are essential to optimize multi-channel approaches. P16 noted that while the concept is sound, insufficient staff and funding can undermine consistent delivery, resulting in gaps in outreach or irregular updates. Al-Azawei, Serenelli, and Lundqvist (2016, p. 43) argue that the effectiveness of multi-platform communication is contingent upon sustained institutional commitment, coordination, and monitoring to ensure equitable access.

Collectively, these insights highlight that communication strategies for DACF-PWD must integrate multiple, accessible channels tailored to diverse impairments. By combining formal media, digital platforms, and community-based dissemination, information becomes more widely available, reliable, and actionable, ensuring that all PWDs have equitable opportunities to engage with social protection initiatives (UNESCO, 2017, p. 27; Hanass-Hancock & McKenzie, 2017, p. 18; Al-Azawei, Serenelli & Lundqvist, 2016, p. 43).

#### 4.4.2 Adapting content for accessibility

Participants emphasized that the way information is presented significantly affects their ability to understand and act on it. P5 explained, “Even when I get the information, it is usually too technical or printed in a small font, so I cannot understand it well.” P12 added, “Braille and audio formats would help people like me who cannot read standard print.” These experiences reflect the critical need for content adaptation to accommodate cognitive, sensory, and literacy differences among PWDs, consistent with Imrie and Hall’s (2013, p. 25) assertion that communication must be tailored to diverse abilities to ensure meaningful accessibility.

Officials acknowledged the challenges of adapting communication while noting incremental efforts to improve inclusivity. P15 reported, “We are exploring audio announcements and sign language interpreters, but funding is limited.” Inclusion International (2017, p. 17) stresses that accessible formats should be embedded within regular communication protocols rather than treated as optional enhancements, highlighting the importance of systematic integration for sustainability.

Participants reflected on the practical implications of inaccessible formats. When information is overly technical, visually constrained, or presented in formats that do not match participants’ abilities, the potential benefits of DACF communication are diminished. Misinterpretation or inability to access information can prevent PWDs from applying for or utilizing available resources effectively, creating unintentional barriers to social protection.

The diversity of disability types within the community necessitates a multi-modal approach. Audio formats, Braille, simplified text, and sign language interpretation collectively address the varied needs of visual, hearing, and cognitive impairments. P12’s experience underscores that

standard print alone is insufficient, and accessibility must extend beyond mere availability to ensure comprehension and usability.

Officials also noted that resource constraints limit the scale and consistency of these adaptations. While some efforts exist, such as occasional audio announcements or engagement of interpreters during workshops, systematic deployment across all communication channels remains limited. This highlights the tension between policy intent and practical implementation capacity, suggesting a need for strategic planning and resource allocation to achieve inclusivity (Imrie & Hall, 2013, p. 26).

Integrating multiple accessible formats enhances not only the dissemination of information but also participants' understanding and empowerment. By ensuring that DACF communications are comprehensible for all PWDs, the Assembly can facilitate equitable engagement, reduce exclusion, and improve the effectiveness of media strategies in promoting awareness and uptake of available resources (UNCRPD, 2018, p. 92; Inclusion International, 2017, p. 17).

#### **4.4.3 Strengthening partnerships with Disabled People's Organizations (DPOs)**

Participants highlighted the role of Disabled Persons' Organizations (DPOs) as crucial intermediaries in ensuring that information about the DACF reaches the intended beneficiaries in an understandable and actionable manner. P3 explained, "Our association explains DACF updates in ways that everyone understands; without them, we would miss a lot of information." P14 added, "DPOs also help us complete applications correctly and follow up on responses." These observations resonate with Baffoe's (2013, p. 62) assertion that local organizations enhance outreach by tailoring communication to cultural contexts and specific disability needs, bridging gaps that formal institutional channels alone may not address.

Officials emphasized the strategic integration of DPOs in planning and dissemination processes. P16 stated, “We regularly consult DPOs before campaigns to ensure materials are understandable and inclusive.” Adamtey et al. (2018, p. 60) note that collaboration with local organizations is instrumental in co-creating communication strategies that reflect the lived realities of PWDs, ensuring that barriers to information access are effectively mitigated.

The practical impact of these partnerships extends beyond information dissemination. Participants reported that DPOs provide hands-on assistance in navigating administrative procedures, clarifying technical requirements, and monitoring follow-ups with municipal officials. This engagement reinforces comprehension, minimizes errors in application processes, and promotes timely participation in DACF programs.

Trust between PWDs and the municipal authorities is strengthened through DPO involvement. By acting as intermediaries, DPOs validate official communications, verify their accuracy, and provide a familiar and reliable channel through which participants feel confident to engage. This dynamic fosters two-way communication, whereby PWDs can raise concerns or seek clarification through trusted representatives.

The collaboration also supports inclusivity by addressing the diversity of needs among PWDs. DPOs tailor communication approaches to accommodate visual, hearing, and cognitive impairments, ensuring that messages are accessible in multiple formats and delivered in culturally appropriate ways. Such localized adaptations enhance comprehension and encourage active participation (Baffoe, 2013, p. 62).

Partnerships with DPOs demonstrate that media strategies cannot be fully effective if implemented solely by institutional actors. Co-created approaches that leverage the expertise, networks, and contextual knowledge of DPOs ensure that PWDs are not merely passive

recipients but active participants in DACF processes. This integration ultimately enhances the inclusivity, reliability, and impact of communication initiatives targeting persons with disabilities (Grech & Soldatic, 2020, p. 25).

#### **4.4.4 Capacity building for municipal communication staff**

Participants highlighted that the effectiveness of DACF communication is closely linked to the knowledge and capacity of municipal staff in addressing the diverse needs of PWDs. P11 remarked, “Sometimes officials don’t know how to communicate with people who have different disabilities, so we are left confused.” Similarly, P2 stated, “Training in disability-inclusive communication would make a big difference.” These insights align with Naami (2014, p. 46), who emphasizes that staff awareness, expertise, and sensitivity are critical factors in ensuring inclusive and effective engagement with marginalized populations.

Officials recognized the limitations posed by gaps in training. P15 explained, “We need continuous capacity building to improve accessibility awareness and communication skills, but resources are limited.” Schulze (2010, p. 24) argues that staff competency is a fundamental determinant of whether institutional policies and programs are successfully translated into practice, particularly when addressing the needs of vulnerable groups such as PWDs.

The participants’ observations suggest that without adequate training, officials may inadvertently perpetuate barriers to communication. Misunderstandings, unclear instructions, or inappropriate engagement approaches can create frustration among PWDs and reduce participation in DACF programs. Staff capacity therefore directly affects not only the quality of information dissemination but also the trust and confidence PWDs place in institutional processes.

Capacity-building initiatives equip officials with practical skills to design accessible communication materials, adapt messages for different impairment groups, and provide tailored

guidance to beneficiaries. Continuous professional development also supports staff in employing participatory approaches, responding promptly to inquiries, and managing digital and in-person communication channels effectively (Naami, 2014, p. 46).

Investing in municipal staff competency ensures that inclusive strategies are consistently applied. Participants noted that when officials are knowledgeable about disability-inclusive practices, interactions are smoother, and PWDs feel respected and empowered to engage with DACF opportunities. This reinforces the broader goal of equitable access to social protection resources.

The integration of formal training, mentoring, and resource support for staff creates an enabling environment for inclusive communication. It allows media strategies and outreach initiatives to achieve their intended impact, enhancing awareness, comprehension, and participation of PWDs in DACF processes (CRPD, 2020, p. 18).

#### **4.4.5 Monitoring and evaluation of communication effectiveness**

Participants highlighted the lack of structured evaluation of communication strategies. P6 said, *“We don’t know if all PWDs get the information; no one asks if it reaches us.”* P13 added, *“Sometimes we only know about DACF when friends tell us, so official checks would help.”* This reflects Schulze (2010, p. 27), emphasizing that monitoring mechanisms are crucial to accountability and continuous improvement.

Officials confirmed minimal evaluation mechanisms. P16 noted, *“We gather feedback informally, but there is no structured system to assess whether communication reaches all groups.”* UN DESA (2021, p. 55) argues that systematic monitoring enables evidence-based adjustments, ensuring inclusivity and responsiveness.

Analysis shows that implementing monitoring tools, such as surveys, focus groups, or feedback logs, allows authorities to assess reach, clarity, and accessibility. This ensures that communication strategies are effective, inclusive, and continuously improved.

In conclusion, establishing formal monitoring and evaluation frameworks is essential to optimize media strategies, enhance coverage, and ensure equitable access to DACF-PWD resources (Hosking, 2008, p. 18).

## **4.6 Discussion Of Results**

### **4.6.1. Accessibility and Inclusivity of Communication Channels**

The findings reveal that the accessibility of communication channels constitutes a fundamental determinant in shaping how Persons with Disabilities (PWDs) engage with the District Assemblies Common Fund (DACF). Participants consistently reported barriers across digital, printed, and in-person media, indicating that communication effectiveness is contingent not only on the presence of information but also on its adaptability to diverse needs. Digital platforms, often heralded for their rapid dissemination potential, frequently fall short in accommodating the heterogeneity of disabilities. Visually impaired participants, for instance, highlighted that text embedded within images is incompatible with screen readers, preventing them from accessing crucial updates. Similarly, audio posts were described as unclear, fast-paced, or poorly structured, limiting comprehension among participants with sensory impairments (P3, P8). These experiences reinforce Baffoe's (2013, p. 57) assertion that digital platforms often neglect disability-specific adaptations, thereby compromising their intended outreach and creating inadvertent barriers to participation.

The irregularity and inconsistency of updates further compounds these challenges, impeding PWDs' ability to plan, apply, and engage with DACF processes effectively. One participant observed significant gaps in the timing of messages, noting periods of several weeks without any information, while others highlighted months-long absences of updates (P1). Such irregularity reflects broader systemic patterns in which communication is not systematically coordinated, corroborating Shakespeare's (2014, p. 105) claim that irregular communication constrains awareness and reduces engagement with social support mechanisms. Officials attributed part of this inconsistency to procedural bottlenecks, including material approvals and administrative delays, aligning with Adamtey et al.'s (2018, p. 53) observation that bureaucratic constraints can obstruct timely information dissemination and weaken the efficacy of communication strategies.

Interactive features embedded in digital platforms offer an avenue for participatory engagement, yet their potential remains underutilized. Participants emphasized that while online spaces such as WhatsApp groups and social media threads allow for peer-to-peer support, question posting, and informal discussions about applications, these interactions are frequently constrained by inconsistent responses and insufficient monitoring (P9, P14). Such experiences resonate with the participatory principles of Critical Disability Theory, which underscores the importance of voice, agency, and active involvement in shaping processes that affect marginalized groups (Hosking, 2008, p. 14). The lack of structured facilitation or dedicated staffing in digital spaces limits equitable participation, illustrating that without deliberate support, interactive channels risk becoming symbolic rather than substantive avenues for engagement (Agyemang, 2016, p. 76).

The findings also foreground the importance of content format and multi-channel dissemination in enhancing accessibility. Participants advocated for information to be presented in diverse formats, including audio, Braille, sign language, and simplified language, and disseminated through multiple media such as radio, SMS, social media, and community meetings (P1, P8,

P12). These recommendations align with UNESCO (2017, p. 27) and Hanass-Hancock & McKenzie (2017, p. 18), who emphasize that combining multi-channel approaches with accessible formats ensures broader reach and inclusion, particularly for populations with varied impairments. Multi-format content not only facilitates comprehension but also reduces reliance on informal channels, which may be inconsistent or inaccurate, thereby strengthening equity in information access.

Peer networks and Disabled Persons' Organizations (DPOs) emerged as complementary mechanisms that bridge institutional gaps and enhance comprehension. Participants reported that mentorship, social learning, and peer guidance improved their confidence in applying for DACF support and provided practical strategies for navigating bureaucratic procedures (P6, P9). DPOs served as intermediaries, contextualizing official information and ensuring that procedural guidance was culturally and disability-specific (P3, P14). This corroborates Baffoe (2013, p. 62) and Grech & Soldatic (2020, p. 25), who highlight the essential role of community-driven intermediaries in co-creating communication strategies that address real barriers faced by marginalized populations.

These findings show that accessibility must be viewed as a multidimensional notion that includes physical, sensory, cognitive, and digital dimensions. Effective communication entails more than just delivering information; it necessitates deliberate design, coordinated facilitation, regular updates, and material that is adaptable to numerous formats. For information channels to be truly participatory, these components must operate together, allowing PWDs to actively engage with, understand, and benefit from DACF resources rather than being passive recipients (Hosking, 2008, p. 13; Meekosha & Shuttleworth, 2016, p. 46). This viewpoint highlights the need of inclusive, equitable, and empowered communication practices in ensuring that

institutional activities result in meaningful and substantial engagement for all people with disabilities.

#### **4.6.2. Effectiveness of Participation and Feedback Mechanisms**

Engagement in planning, oversight, and consultation forums revealed a dual reality: while these spaces offered opportunities for understanding and participation, they were marked by limitations that curtailed full inclusion. Participants described occasions where invitations to meetings provided some insight into DACF procedures, yet structural and logistical barriers—such as limited seating, dominant official voices, and inaccessible timing—restricted their capacity to contribute meaningfully (P2, P7). Cornwall and Gaventa (2001, p. 30) emphasize that superficial or tokenistic involvement can weaken the very objectives of participatory governance, asserting that genuine empowerment requires systematic, continuous engagement and deliberate incorporation of marginalized perspectives.

Mechanisms for feedback also demonstrated significant variability, directly influencing trust in municipal processes and levels of engagement. Participants reported experiences of delayed responses to inquiries, inconsistent acknowledgment of concerns, and difficulty in confirming whether DACF-related information circulating through digital and informal networks was accurate (P5, P6, P12). Such patterns resonate with the observations of Adamtey et al. (2018, p. 57) and Shakespeare (2014, p. 107), who argue that institutional responsiveness is a key determinant in sustaining meaningful participation and preventing disengagement. The verification of information emerged as a particularly salient concern, with PWDs expressing frustration over unofficial messages forwarded through WhatsApp or shared by peers, which often led to confusion or misinformed actions. Establishing officially monitored channels with clear verification protocols is critical to maintaining transparency, reliability, and confidence in governance communication (CRPD Committee, 2020, p. 15; UN DESA, 2021, p. 47).

Informal peer mentorship and social learning networks functioned as vital enablers of empowerment and agency. Participants highlighted that guidance from experienced peers and structured peer-learning sessions enhanced understanding of DACF application procedures, reduced apprehension, and promoted confidence in navigating institutional processes (P6, P9). These findings reflect the principles of Critical Disability Theory, which emphasize the centrality of self-determination and collective agency in fostering empowerment among marginalized populations (Hosking, 2008, p. 15). Such community-based interventions serve as complementary mechanisms to formal structures, addressing cognitive, procedural, and social barriers that might otherwise inhibit participation.

The findings indicate that the existence of forums and feedback channels alone does not guarantee effective engagement. Factors such as timeliness of responses, consistency in follow-up, and structured facilitation significantly shape the quality and impact of participation. Engagement is most meaningful when conceived as an ongoing process rather than a series of episodic interactions, allowing PWDs' input to actively influence decision-making, program design, and oversight of DACF initiatives. The integration of formal channels, supported by consistent feedback, peer mentorship, and structured consultation, ensures that participatory strategies translate into real influence and tangible outcomes for PWDs (Meekosha & Shuttleworth, 2016, p. 50).

#### **4.6.3. Role of Institutional Capacity and Partnerships in Enhancing DACF Access**

Institutional capacity consistently emerged as a central factor influencing the effectiveness of DACF communication. Participants described instances in which municipal staff lacked both the knowledge and practical skills required for disability-inclusive communication, which often resulted in unclear messaging and limited comprehension of DACF procedures (P2, P11). These observations align with Naami (2014, p. 46), who emphasizes that staff awareness and technical

competence are crucial for translating policy frameworks into actionable practice. Similarly, Schulze (2010, p. 24) highlights that the proficiency of personnel directly affects the credibility and trustworthiness of governance initiatives, indicating that gaps in staff training can inadvertently undermine PWDs' confidence in institutional processes. Municipal officials themselves acknowledged constraints in resources and technical capacity, noting that budgetary limitations restricted their ability to provide comprehensive, inclusive support (P15, P16).

The findings also underscore the importance of strategic partnerships with Disabled Persons' Organizations (DPOs) and local community leaders in overcoming institutional limitations. Participants explained that these collaborations enabled the simplification and contextualization of technical DACF content, ensuring that information could be understood across different impairments and literacy levels (P3, P14, P16). Furthermore, DPOs facilitated communication in geographically remote or hard-to-reach areas and assisted applicants directly during submission processes, bridging gaps created by institutional constraints. These practices are consistent with Baffoe (2013, p. 62) and Adamtey et al. (2018, p. 60), who note that engagement with local organizations strengthens both cultural sensitivity and the relevance of communication strategies, ensuring that marginalized groups receive tailored and practical support.

The deployment of multiple communication channels, combined with content adaptation and targeted capacity building for staff, emerged as a synergistic approach to promoting inclusion. Participants noted that DACF information became more actionable and comprehensible when staff were trained in inclusive practices, messages were provided in accessible formats such as Braille, audio, and simplified language, and DPOs offered contextual guidance (P5, P12, P16). This observation resonates with the work of UNESCO (2017, p. 37) and Grech & Soldatic (2020, p. 25), who argue that pairing institutional capacity with community-based partnerships enhances

both the reach and uptake of social protection initiatives, particularly among vulnerable or marginalized groups.

The interplay between institutional capacity, partnerships, and inclusive communication strategies illustrates that effective DACF engagement cannot rely solely on policy formulation. Policies must be operationalized through trained personnel, consistent procedures, and active collaboration with intermediary organizations to achieve equity, transparency, and sustainability (CRPD, 2020, p. 18; Meekosha & Shuttleworth, 2016, p. 51). Without such integration, even well-intentioned interventions risk being inaccessible or ineffective for PWDs.

These findings show that institutional commitment, deliberate resource allocation, and continual collaboration with DPOs are critical for establishing an inclusive communication ecosystem. Municipal assembly may guarantee that PWDs are not only aware about DACF opportunities, but also empowered to participate fully, submit applications properly, and benefit equitably from social protection measures, by addressing capacity gaps and utilizing local collaborations. This multidimensional approach emphasizes the importance of putting inclusion into practice through purposeful, coordinated, and long-term tactics.

## **CHAPTER FIVE**

### **SUMMARY OF KEY FINDINGS, CONCLUSIONS, RECOMMENDATION**

#### **5.0 Introduction**

This chapter provides a synthesis of the findings of the study, draws conclusions derived from the data, proposes recommendations for strengthening disability-inclusive communication within the DACF-PWD scheme, and outlines areas for future research. The chapter is structured into five major components: the summary of key findings, conclusions, recommendations, suggestions for further study.

#### **5.1 Summary of Key Findings**

The aim of the study was to examine the effectiveness of communication strategies used to disseminate information on the District Assembly Common Fund for Persons with Disabilities (DACF-PWD) and how these strategies influence the ability of PWDs to understand, access, and benefit from the scheme. The study adopted a qualitative approach, which enabled an in-depth exploration of the lived experiences of PWDs and the perspectives of officials involved in DACF implementation.

The study population consisted of persons with disabilities who were either beneficiaries or potential beneficiaries of the DACF-PWD, as well as district-level officials responsible for managing and disseminating DACF-related information. A purposive sampling technique was used to select participants, resulting in a sample of PWDs across diverse impairment categories and officials from various municipal structures. Data were collected using semi-structured interviews, which allowed flexibility and depth, enabling participants to freely describe their

experiences. The collected data were analyzed thematically, which facilitated the identification of key patterns and insights across the responses.

### **5.1.1 Accessibility of Communication Channels**

The study established that accessibility remains a major determinant of PWDs' engagement with DACF information. Communication through digital platforms lacked adequate disability-friendly features such as screen-reader compatibility, captioned videos, and simplified text. This reinforces Baffoe's (2013, p.57) argument that disability-sensitive adaptations are frequently absent in public communication systems. Participants also noted irregular updates, which limited their ability to engage effectively with the DACF process, consistent with Shakespeare's (2014, p.105) assertion that inconsistency undermines meaningful engagement with social protection systems.

The findings highlight that multi-format dissemination including sign-language videos, audio recordings, simplified text, and Braille are vital to ensuring equitable access. This observation aligns with UNESCO (2017, p.27) and Hanass-Hancock and McKenzie (2017, p.18), who stress the need for diversified channels to accommodate different impairment categories.

### **5.1.2 Participation, Feedback, and Engagement**

The study revealed partial but significant participation in planning and feedback activities. Participants described invitations to meetings as irregular and often symbolic, enabling partial understanding but restricting meaningful input. This pattern aligns with Cornwall and Gaventa's argument that tokenistic invitations undermine participatory governance (2001, p.30). Feedback mechanisms also emerged as inconsistent, with participants reporting delayed responses and difficulties validating information patterns observed by Adamtey et al. (2018, p.57), who note that responsiveness is integral to sustaining public participation.

Digital misinformation circulated via WhatsApp further complicated communication, highlighting the necessity of credible, official channels. This challenge is consistent with CRPD (2020, p.15), which emphasizes the need for transparent, accessible communication systems in disability-related governance. Meanwhile, peer mentorship emerged as an important empowerment mechanism, supporting Hosking's (2008, p.15) position that collective agency strengthens participation and autonomy among marginalized groups.

### **5.1.3 Institutional Capacity and Stakeholder Partnerships**

Institutional capacity gaps emerged as a central barrier to effective communication. Several municipal staff members lacked adequate training in disability-inclusive communication, which hindered clarity and comprehension, one of the very concerns Naami (2014, p.46) identified as a primary barrier to inclusive social policy implementation. Officials themselves acknowledged these limitations, reflecting Schulze's (2010, p.24) observation that weak institutional capacity affects public trust and policy uptake.

Partnerships with Disabled Persons' Organizations (DPOs) were found to be essential. DPOs helped translate technical information, disseminate updates in formats suitable for various impairments, and guide applicants through the DACF application process. These findings align with Baffoe (2013, p.62) and Grech and Soldatic (2020, p.25), who emphasize the crucial role of community-based intermediaries in bridging communication and access gaps for PWDs.

## **5.2 Conclusion**

The findings indicate that disability-inclusive communication is a multidimensional process requiring far more than the mere availability of information. It involves the deliberate provision of accessible formats, timely and consistent updates, and communication channels that reflect the varied needs of persons with disabilities. Although the DACF-PWD scheme has established

communication structures, these systems are not sufficiently inclusive to guarantee equitable access. Many PWDs continue to encounter barriers in understanding, navigating, and utilizing information related to the fund due to limited adaptations for visual, hearing, cognitive, and other disabilities. As a result, access to essential information remains uneven, creating disparities in participation and benefit uptake. The findings therefore underscore that accessibility must be built into the design, dissemination, and monitoring stages of communication efforts rather than being treated as an afterthought.

Furthermore, the results emphasize that meaningful participation, responsive feedback mechanisms, and strong institutional capacity are indispensable for an effective disability-inclusive communication system. Community and institutional partnerships emerged as vital in ensuring that information dissemination is not only widespread but also contextualized, comprehensible, and actionable for all categories of PWDs. Effective collaboration among local authorities, disability organizations, caregivers, and community structures enhances comprehension and broadens engagement, enabling PWDs to become active participants rather than passive recipients of information. Ultimately, improving communication within the DACF-PWD scheme demands a sustained, system-wide approach that integrates accessibility, participation, capacity-building, and coordinated stakeholder efforts. Such an integrated approach provides a pathway for strengthening inclusion, enhancing transparency, and ensuring that the scheme meaningfully serves its intended beneficiaries.

## **5.3 Recommendations**

### **5.3.1 Enhancing Accessibility of Communication**

The Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA), together with the Metropolitan, Municipal, and District Assemblies (MMDAs), should ensure that all DACF-PWD information is made available in accessible formats, including Braille, sign-language

interpreted videos, simplified text, and audio formats. This should be accompanied by the creation of a centralized and regularly updated digital portal that is compatible with assistive technologies such as screen readers. Implementing these measures will support the development of an inclusive communication ecosystem consistent with international accessibility standards.

### **5.3.2 Strengthening Participation and Feedback Systems**

MMDAs should institutionalize structured and routine engagement with PWD groups by scheduling quarterly participatory forums where PWDs can contribute to planning, monitoring, and decision-making processes related to the DACF. The Assemblies should also establish official, monitored communication channels such as verified WhatsApp platforms, SMS hotlines, and email response systems, ensuring that feedback is acknowledged and addressed within defined timelines. This will enhance transparency, build trust, and prevent the spread of misinformation.

### **5.3.3 Building Institutional Capacity**

The Government of Ghana, through the MLGCRA and the National Council for Persons with Disabilities (NCPD), should design and implement regular training programs on disability-inclusive communication for DACF focal persons and other frontline administrative staff. This training should cover disability etiquette, accessible communication techniques, and the use of assistive communication technologies. Strengthening institutional capacity will ensure that communication with PWDs is clear, respectful, and aligned with inclusion principles.

### **5.3.4 Strengthening Partnerships with DPOs**

The MMDAs, in collaboration with the NCPD, should formalize partnerships with DPOs and community-based disability organizations to support information dissemination and beneficiary

engagement. DPOs should be engaged in co-developing communication materials, translating technical DACF information into accessible formats, and supporting PWDs during application processes. Such collaborative frameworks will ensure that DACF communication strategies remain contextually relevant and responsive to the diverse needs of PWD communities.

#### **5.4 Suggestions for Future Studies**

Future research should investigate the comparative effectiveness of emerging digital accessibility tools including automated captioning systems, adaptive screen readers, and sign-language avatar technologies in supporting PWDs' access to social protection information. Such studies would help determine which tools deliver the highest levels of accuracy, user-friendliness, and cultural relevance within the Ghanaian context. Longitudinal research is also needed to track how sustained improvements in inclusive communication practices influence DACF uptake over time, offering insights into long-term behavioural shifts, institutional responsiveness, and changes in beneficiary satisfaction.

Additionally, examining gender differences in communication access among PWDs would deepen understanding of the intersectional barriers that shape their experiences within the DACF-PWD scheme. Women with disabilities, for instance, may face layered challenges related to limited digital access, caregiving roles, cultural norms, or socioeconomic constraints. Exploring these dynamics would provide a more nuanced analytical basis for designing tailored communication interventions that reflect the diverse realities of beneficiaries.

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## **APPENDIX**

### **INTERVIEW GUIDE**

Dear Respondent,

This interview forms part of a Master's research study titled "Communication and DACF Access for Persons with Disabilities (PWDs): A Case Study of the Ablekuma Central Municipal Assembly." The purpose of the study is to explore how PWDs in the Ablekuma Central Municipality receive, understand, and experience communication about the District Assemblies Common Fund (DACF), and to assess how effective and inclusive these communication strategies are. Your participation is voluntary, and you may decline to answer any question or withdraw at any time. All information provided will be treated with strict confidentiality, and your identity will remain anonymous in all reports or publications.

#### **SECTION A: Awareness and Knowledge of DACF**

1. Have you heard about the District Assemblies Common Fund for Persons with Disabilities (DACF-PWD)?

If yes, how did you first hear about it?

What information were you given at the time?

2. How long have you known about the DACF for PWDs?

Have you ever tried to access it?

If yes, how did you go about it?

3. What kind of information do you currently have about the DACF?

Can you describe what you know about its purpose, eligibility, and how to apply?

4. How often is information about the DACF shared in your community or through your association?

Who usually provides this information?

Do you think most PWDs in your area are aware of it?

### **SECTION B: Background Information**

5. Gender: \_\_\_\_\_

6. What makes you identify as a person with a disability?

Can you tell me a bit about the nature of your disability and how it affects your daily activities?

7. What is your educational background?

Was your education obtained before or after your disability?

8. Are you currently working or engaged in any occupation?

If yes, what kind of work do you do?

If no, what kind of work would you like to do if you had the opportunity?

9. Are you aware of any benefits or forms of support available to PWDs through the DACF?

Have you personally applied for or received such support?

If yes, what kind of support did you receive and when?

### **SECTION C: ACCESSING THE DACF**

10. What kind of information do you currently have about the DACF (e.g., purpose, eligibility, application process)?

11. What kind of support have you received from the DACF when you applied?

12. Do you know of any other PWDs in your area who access it regularly?

Do you know the support they receive?

### **SECTION D: Communication Channels and Accessibility**

13. Through which channels do you usually receive information about DACF (e.g., radio, community meetings, noticeboards, social media, word-of-mouth, DPOs)?

14. Are these communication channels accessible and convenient for you, considering your disability?

15. What specific challenges have you faced in accessing or understanding DACF-related information?

16. In your opinion, what would make these communication channels more inclusive and accessible for people with your type of disability?

### **SECTION E: Effectiveness and Clarity of Communication**

17. Do you know how the Municipal Assembly communicates about the DACF to the disabled community in your area?

18. Are such communications clear and understandable to you?

19. What formats do Municipal Assembly announcements come in?
20. Have you ever missed important DACF information because of how it was communicated?
21. How do you usually confirm whether DACF information you receive is accurate?

## **SECTION F: Feedback and Participation**

22. If you have questions or concerns about the DACF, how do you communicate them to the Assembly or officials?
23. Do you feel your feedback or complaints are listened to and acted upon?
24. Have you ever participated in meetings, workshops, or forums concerning DACF for PWDs?
25. How would you describe the level of engagement and interaction between the Assembly and the PWD community?

### Interview Guide for Ablekuma Central Municipal Officials

1. How does the Assembly inform PWDs about the DACF?
2. What methods does the Assembly use to inform PWDs about the DACF?
3. How does the Assembly ensure that these communication methods are inclusive and accessible to all disability groups?
4. Does the Assembly face any difficulties when communicating information about the DACF to PWDs?

What are some of those difficulties?

What measures are being taken to curb the difficulties?

5. How does the assembly receive feedback and complaints from PWDs?

6. What measures does the Assembly use to assess the effectiveness of their communications?

7. How does the Assembly collaborate with Disabled People's Organizations (DPOs) or community leaders in communication and outreach?