

# DISABILITY-INCLUSIVE EDUCATION & EMPLOYMENT UNDERSTANDING THE CONTEXT GHANA



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## About this report

This report was developed by University of Ghana, the International Centre for Evidence in Disability at the London School of Hygiene & Tropical Medicine, and the Mastercard Foundation.

The report aims to inform Mastercard Foundation's disability and inclusion programming and strategy development. It draws on a literature review, as well as key informant interviews with relevant stakeholders, investigating the inclusion of youth with disabilities in education and employment in Ghana. The information in this report will be built on in the next phase of this research project, through in-depth interviews with young men and women with disabilities.

## Contributors



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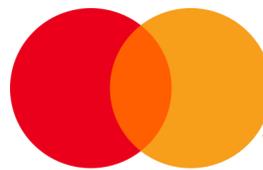
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The International Centre for Evidence in Disability (ICED) provides evidence to improve the wellbeing of people with disabilities globally.

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foundation**

The Mastercard Foundation is one of the largest foundations in the world and has worked to advance financial inclusion and education in Africa and transform education and employment systems for Indigenous youth in Canada, improving the lives of more than 139 million people.

Their *Young Africa Works* strategy seeks to enable 30 million young women and men to secure dignified and fulfilling work by 2030.

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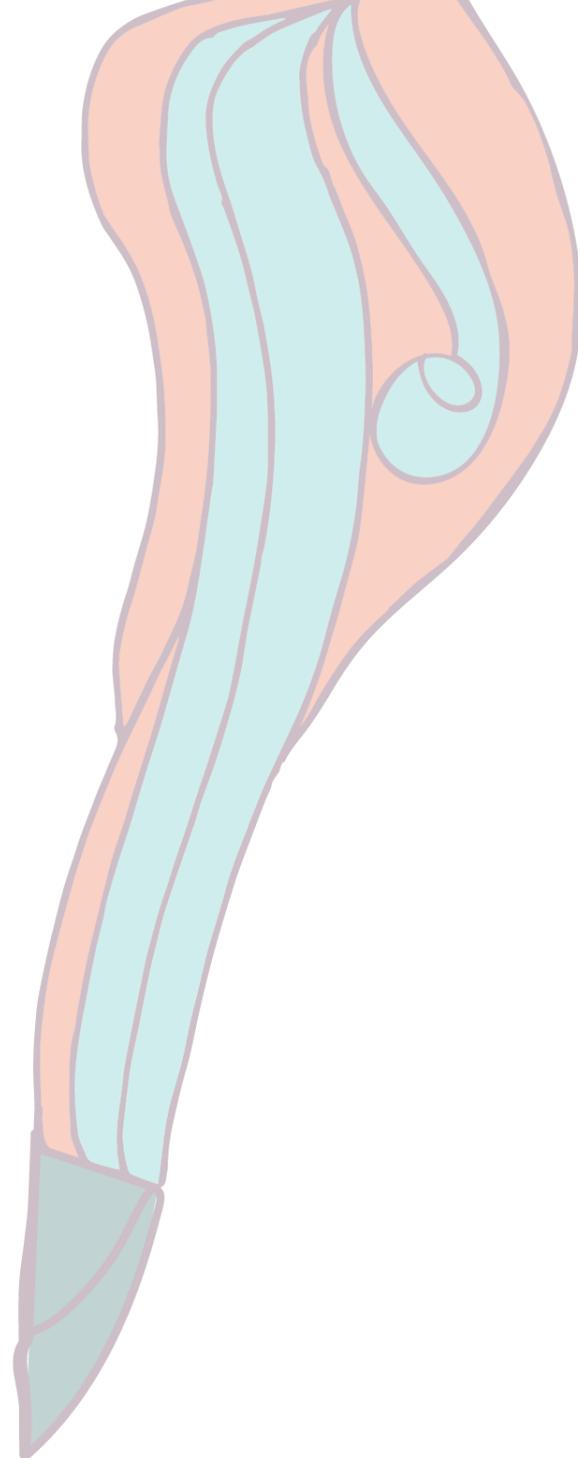
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# Disability-Inclusive Education and Employment: Understanding the Context in Ghana

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## About Disability

According to the United Nations Conventions on the Rights of Persons with Disabilities (UNCRPD) people with disabilities include those who have: “long-term physical, mental, intellectual, or sensory impairments, which in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others.” [1]

Estimates suggest that there are 1 billion people (15%) living with a disability globally [2]. People with disabilities often experience barriers to accessing education and employment and this can lead to an increased risk of poverty [2]. They may also face difficulties being included in other aspects of society [3].

Research in Sub-Saharan Africa shows that with the right support, people with disabilities can achieve economic success. Investing in education and employment for people with disabilities should be part of development efforts, as based on an economic rationale, as well as social justice [4].

## Executive Summary

- Ghana’s policies and legislation reflect a rights-based framework and commitment to disability inclusion. However, implementation gaps and challenges contribute to the exclusion of people with disabilities in education and employment.
- Key challenges in education include limited teacher training on inclusive education, inaccessible infrastructure and learning materials, lack of assistive technology and a lack of institutional policies, programmes and resources to enforce meaningful disability inclusion.
- Promising initiatives were identified including disability-inclusive technology training programmes, funding for learning materials and assistive technology in tertiary education, and university outreach programmes to increase enrolment of students with disabilities.
- Key challenges in employment for youth with disabilities include negative attitudes and discriminatory practices among employers and lack of enforcement mechanisms to hold employers accountable, limited access to assistive technology, and disconnect between skills training opportunities and market demands.
- Examples of promising practice in employment include initiatives to increase employability through CV writing and interview skills training, internship opportunities in the digital sector, collaborations to match job candidates with relevant employers, mentorship programmes, microfinance programmes, and vocational training.
- This report highlights the need for improved legislative instruments, monitoring, and enforcement to ensure effective implementation of disability-related policies; strengthening training and incentives for teachers and employers on inclusive practices; increased funding for skills development, assistive technology, and accessible resources for people with disabilities; and efforts to change negative attitudes, stigma, and misconceptions around disability in education and work.
- Partnerships with OPDs and meaningful inclusion of people with disabilities in the design and implementation of policies and programmes are vital to achieving disability inclusion.



# Introduction

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## Disability in Ghana

The 2010 Population and Housing Census estimated the national disability prevalence to be 3%. This is likely a low estimate, given that the World Report on Disability estimated 15% prevalence [2, 4]. Evidence suggests that people with disabilities in Ghana have poorer access to educational and economic opportunities [5] and are at greater risk of poverty [6] compared to people without disabilities. Data from the 2017 Ghana Living Standards Survey found that 39% of households with a person with a disability were below the national poverty line, compared to 23% of households without a person with a disability, and this difference was even greater in rural areas [6].

## Disability policy context

The Government of Ghana ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in 2012 [7]. Disability rights are also acknowledged in key education and employment policies and legislation [8]. For example, the Persons with Disabilities Act (2006) promotes the rights and inclusion of people with disabilities and prohibits discrimination on the basis of disability, including in education and livelihoods [9]. The Disability Common Fund was initiated in 2005 with the purpose of poverty reduction for people with disabilities. It constitutes 3% of the District Assembly Common Fund (annual fund transfer from central to local governments) and provides beneficiaries with financial support for education, income-generating activities, accessing assistive products, and health care [10]. A 2018 report submitted by the Government of Ghana as part of their UNCRPD obligations, outlines efforts made to integrate the UNCRPD into their policy framework, as well as challenges with implementation [11].

## Employment focus for this research: agriculture and digital

Ghana is highly dependent on agriculture. It employs approximately 42% of the workforce and contributes an estimated 19.7% of the national gross domestic product (GDP) [12]. The sector is characterised by small-scale rain-fed crop and livestock farming systems; average farm sizes of less than 1.2 hectares account for about 80% of total agricultural production [12]. There has been limited research on the inclusion of people with disabilities in the agricultural sector in Ghana. However, one study suggested that the majority of people with disabilities working in this sector participate by providing seasonal wage labour, and only a small proportion are farm owners [13]. In addition, extension services (e.g. practical farming skills and training provided by trained agriculture officers) provided by the District/Municipal Department of Agriculture often do not address the specific needs of farmers with disabilities [13]. Another study found that, while the agricultural sector could provide potential employment opportunities for people with disabilities, a number of challenges prevent their full participation, including negative community attitudes and limited assistive devices, as well as lack of access to land, funds, and start-up capital [14].

## Introduction

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Ghana has made substantial progress developing its digital economy, with information and communications technology (ICT) contributing about 3.6% of the country's GDP [15]. The contribution of Ghana's ICT sector to the overall GDP of the country has grown steadily over recent years, becoming one of the best-performing sectors in the country's economy. Ghana has also made progress in relation to financial inclusion, due in large part to growth in Digital Financial Services. With mobile account ownership increasing rapidly, mobile money has become the preferred payment alternative to cash when measured in terms of transaction volumes [15]. Despite these promising developments, a growing digital divide has emerged in Ghana's digital economy, where most rural and poor people, including many people with disabilities, lack access to critical digital tools [15]. Throughout this research project, including the findings of this report, we have sought to focus on disability inclusion in these two key employment sectors, where possible.

## About this study

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This research aimed to assess the policy landscape relating to inclusion in education and employment for young men and women with disabilities in Ghana.

Using the Policy Triangle framework<sup>1</sup>, this study highlights:

- Key policies, programmes, and evidence on the situation for people with disabilities
- Key stakeholders and policy processes
- Policy implementation, gaps and challenges, and contextual influences
- Examples of innovation and promising practise to foster greater inclusion

This research involved a document review and 11 key informant interviews (KIIs) with key stakeholders in Ghana. Key informants (KIs) included representatives from organisations of people with disabilities (OPDs), government bodies, education providers, local and international NGOs, and private employers. Additionally, a secondary analysis of data from the 2017/18 UNICEF Ghana Multiple Indicator Cluster Survey [16] was undertaken, to compare education indicators for people with and without disabilities (see appendix A for further details about these methods). Disability disaggregated data analysed and published in the ILOSTAT database Disability Labour Market Indicators (DLMI) [18] were also included.

<sup>1</sup> Walt, G. and Gilson, L. *Reforming the health sector in developing countries: the central role of policy analysis*. Health Policy and Planning, 1994. **9**(4): p. 353-370.



Source: Youth Advisory Group/Charlotte Ofori

# Findings

The findings of the study are organised in four parts: (1) education; (2) employment; (3) social and political context; and (4) opportunities.

## Box 1: Information on the quantitative findings

This report includes estimates from a secondary analysis, completed for this study, of the 2017/18 UNICEF Ghana Multiple Indicator Cluster Survey [18], as well as survey data analysed and published by the ILOSTAT database Disability Labour Market Indicators [16].

Caution is needed in interpreting and comparing these estimates. Reasons for this:

- Disability is complex to measure and different surveys use different methods.
- The Washington Group's short set of questions (WG-SS)<sup>1</sup> is widely recommended for use in national surveys and census [6]. They have the advantage of being relatively simple, rapid, and non-stigmatizing, as they don't ask directly about disability. Some surveys using the Washington Group's questions estimate lower than expected disability prevalence compared to the World Report on Disability, which estimates 15% in all ages and 5% of disability in children.
- The reasons are unclear but may include: i) WG-SS questions don't ask about mental health (and therefore don't capture all people with disabilities); ii) variation in implementation, such as alterations to wording and/or the meaning of questions intentionally or through translation difficulties; iii) if a statement about disability is included in the survey before asking the Washington Group questions, this may result in under-reporting due to stigma associated with disability.
- The relatively low proportion of youth with disabilities results in small sample sizes for this group, affecting the estimates' precision. It also means disaggregation of disability data by other important intersectional characteristics (e.g. urban/rural, type of functional limitations) is often not possible.
- There are potential sources of bias, which can influence the finding, for example: how questions were worded and understood by participants, the extent of interviewer training, the extent that data collection is disability-inclusive (e.g. was there equal opportunity for people with communication difficulties to take part in the survey).

The disability estimates presented in this report are therefore subject to error and results may not be directly comparable across different data sources. The disability disaggregated data should be considered as indicators and trends of differences, rather than exact data on inclusion in education and employment.

1 The Washington Group Short Set (WG-SS) asks about level of difficulty ('none', 'some', 'a lot', or 'cannot do') in the following functioning domains: seeing, hearing, walking/climbing stairs, remembering/concentrating, self-care or communicating. Reporting 'a lot of difficulty/cannot do' in at least one domain is commonly used to classify people as having a disability for the purposes of disability statistics and data disaggregation.

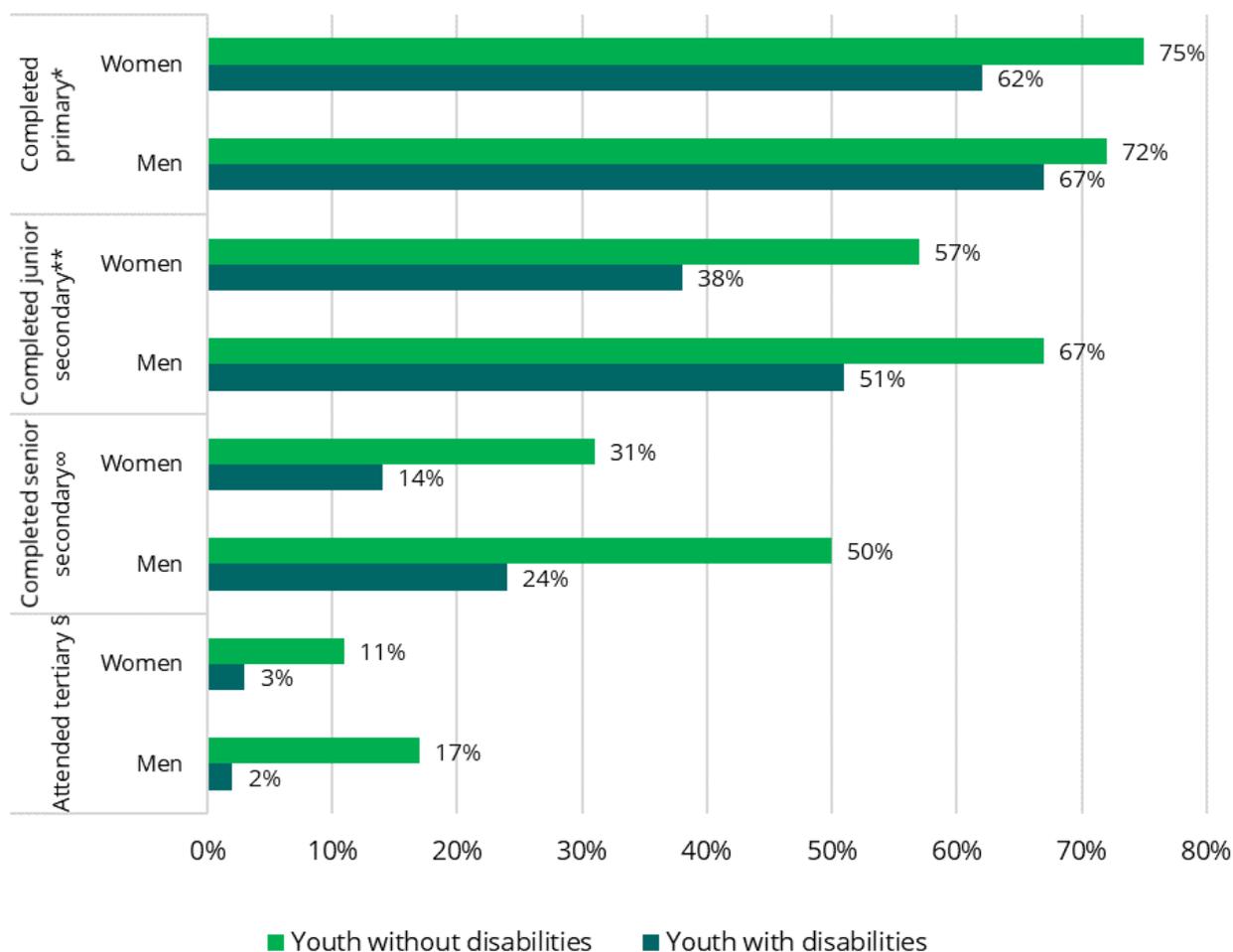
# 1. Education

## 1.1. Education indicators disaggregated by disability status

### Education level completed (among youth aged 15-35 years)

According to the 2017/18 Ghana Multiple Indicator Cluster Survey data (analysed for this report), youth with disabilities were less likely to have completed junior and senior secondary education, and attended tertiary education compared to their peers without disabilities (see Figure 1 ). The difference for primary school completion was smaller and not statistically significant. This trend of difference by disability status was similar for males and females, although, overall completion was slightly lower among females compared to males in each group. These findings suggest that despite policies and programmes committing to disability-inclusive education, youth with disabilities are not included in education on an equal basis with others.

Figure 1: Education completion among youth

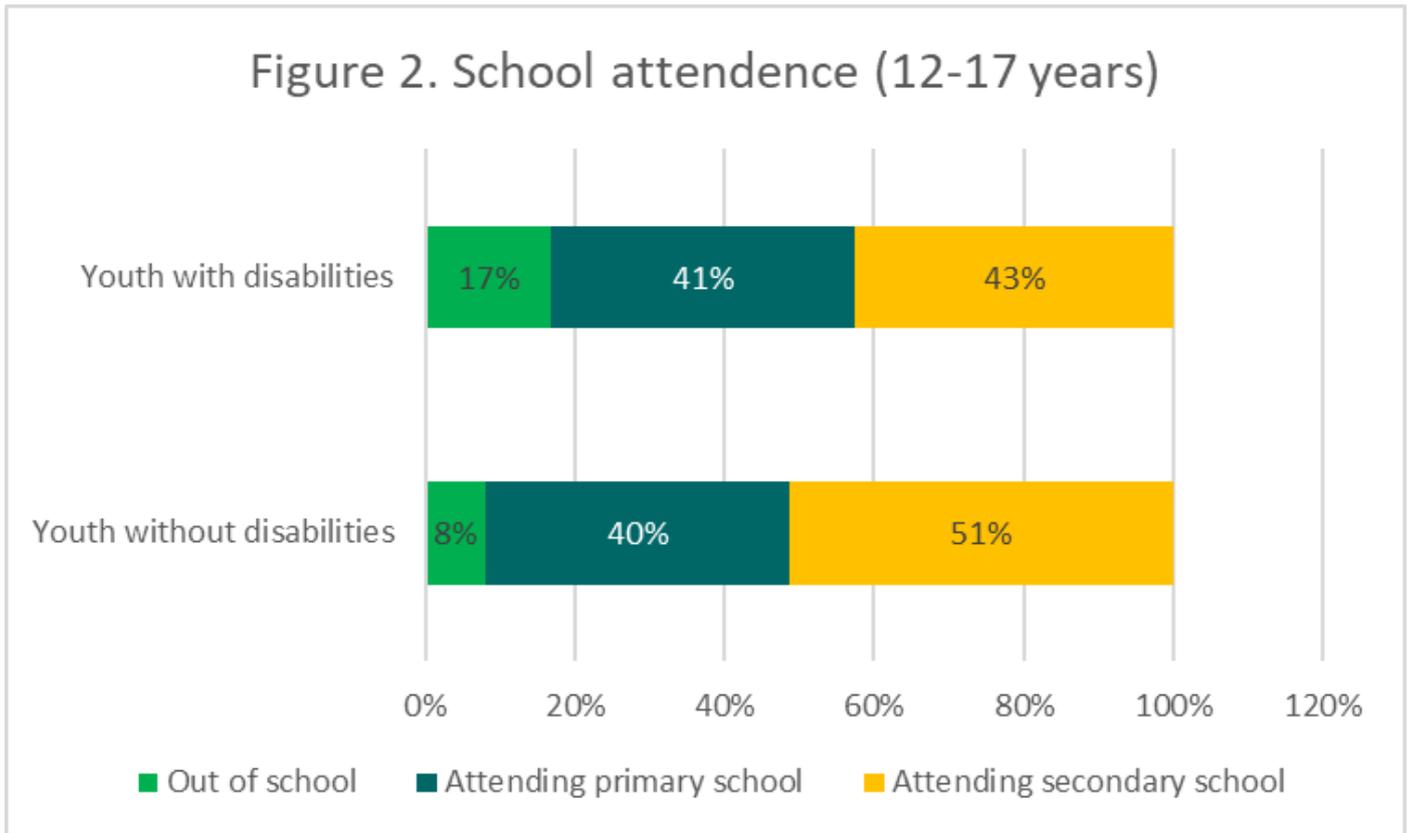


Data source Ghana Multiple Indicator Cluster Survey 2017/18 analysed for this report; \*14-17 years (restricted to 3+ years above expected completion with upper limit of 17 due to the sampling approach ) \*\*17-35 years; <sup>Ω</sup>21-35 years; <sup>§</sup>>23-35 years (restricted to 3+ years above the expected age for completion). Differences by disability status were statistically significant at  $p < 0.01$  for Junior and Senior Secondary and Tertiary education, differences were non-significant for primary education.

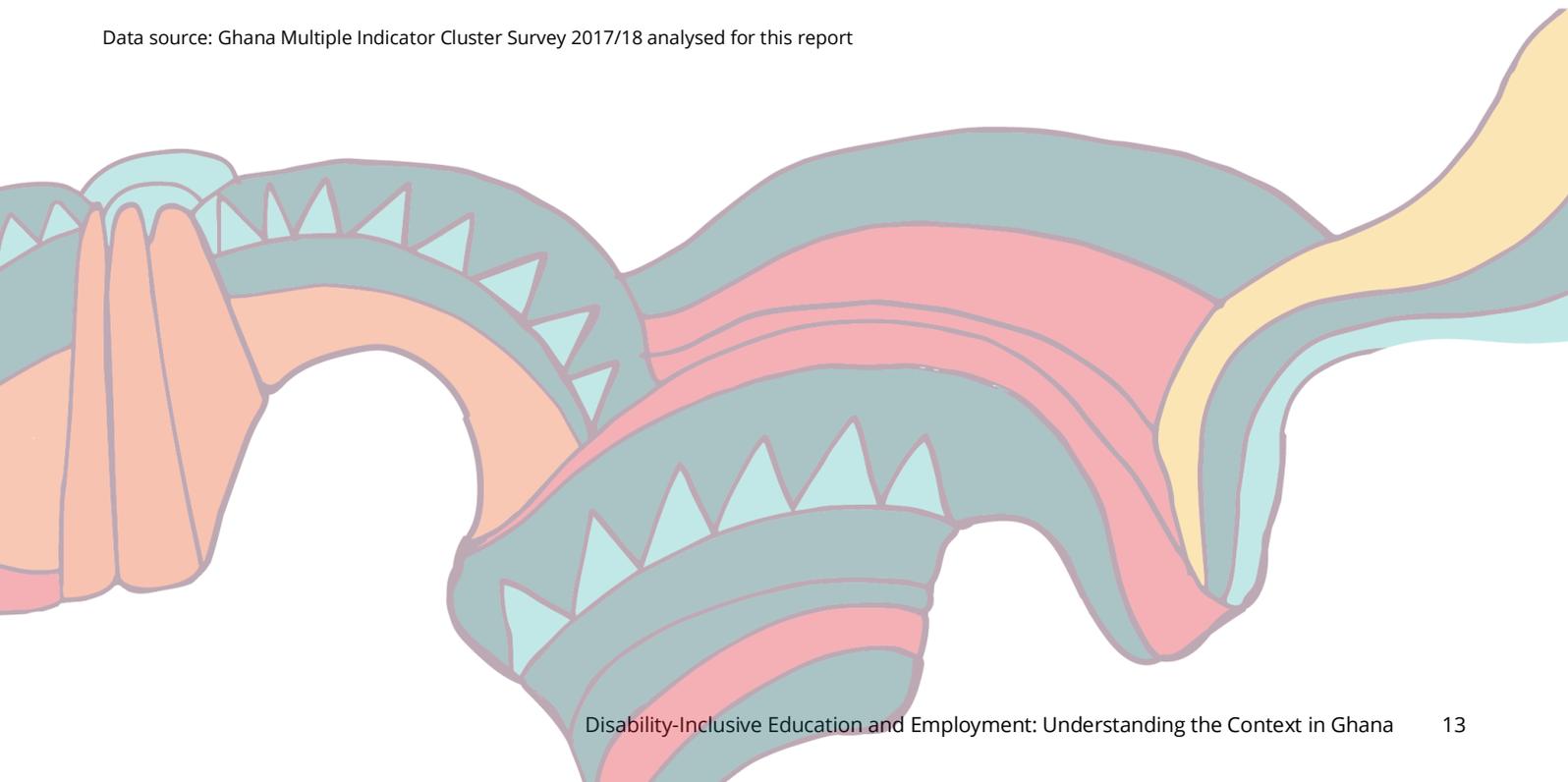
# Education

## Current school attendance among youth (aged 12-17 years)

Figure 2 presents current school attendance among people aged 13-17 years (secondary school age) based on the 2017/18 Ghana Multiple Indicator Cluster Survey data, analysed for this report. Youth with disabilities were more likely to be out of school (17%) compared to their peers without disabilities (8%). Overall, secondary school attendance (i.e. proportion attending secondary school out of those of secondary school age) was slightly lower (43%) among youth with disabilities compared to youth without disabilities (51%). These trends were similar for males and females.



Data source: Ghana Multiple Indicator Cluster Survey 2017/18 analysed for this report



# Education

## 1.2. Policies and programmes

Table 1. Notable provisions in Ghana policy and legislation related to disability-inclusive education

Notable provisions	Policy/law
Children with disabilities have a right to education and must be enrolled in school.	<ul style="list-style-type: none"> <li>• Persons with Disability Act 2006</li> <li>• Children’s Act 1998 (Act 560)</li> </ul>
Designated schools and institutions must make infrastructure accessible and provide additional facilities where needed.	<ul style="list-style-type: none"> <li>• Persons with Disability Act 2006</li> <li>• Education Act 2008</li> <li>• ESP 2018-2030</li> </ul>
Special schools must be established for those who cannot enrol in mainstream schools.	<ul style="list-style-type: none"> <li>• Persons with Disability Act 2006</li> <li>• ESP 2018-2030</li> </ul>
Training and tertiary education must be made available, particularly if unable to secure employment based on basic education.	<ul style="list-style-type: none"> <li>• Persons with Disability Act 2006</li> <li>• ESP 2018-2030</li> </ul>
Education systems should be adapted for inclusive education, particularly by developing well-trained human resources.	<ul style="list-style-type: none"> <li>• Inclusive Education Policy 2015</li> </ul>
2% of the District Assemblies Common Fund (DACF) may be allocated to students with disabilities for educational support.	<ul style="list-style-type: none"> <li>• Guidelines for the Disbursement and Management of the DACF for Persons With Disabilities.</li> </ul>

A full list of programmes promoting disability inclusion in education implemented in Ghana within the past five years is provided in Appendix Table A2.

## Education

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Source: Flickr/IMF/Andrew Caballero-Reynolds

The Persons with Disabilities Act in Ghana was passed in 2006 and includes provisions on rights to employment, health care, and education for people with disabilities. The National Council on Persons with Disabilities is the state body responsible for developing policies and programmes concerned with the implementation of the Act's provisions. The Ghana Federation of Disability Organisations is an umbrella organisation bringing together organisations of persons with disabilities (OPDs) in Ghana, including Ghana Blind Union and Ghana National Association of the Deaf. The Federation has offices in all districts.

KIs interviewed felt that the provision of educational services for people with disabilities was informed both by global trends and government commitment to increasing access to higher education for people with disabilities. In particular, the UNCRPD, the 1992 Constitution of Ghana, the 2006 Disability Act 715, and more recently, the Education Strategic Plan (2018 - 2030), mandate access to education (including higher education) for all people with disabilities. One KI highlighted this as underlining the University of Ghana's commitment to providing equal opportunities to all students:

*"... I mean everyone has got equal opportunities; it is based on the ratification of these international and national legal frameworks i.e., the UNCRPD and the constitution of Ghana and the disability Act 715." (Special Education Expert)*

## Education

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KIs particularly highlighted the importance of the Inclusive Education Policy (IED) developed in 2015. This aims to move away from segregated education and instead, build an inclusive learning environment; enabling children with disabilities to access education in their own communities, for both children with and without disabilities to interact in the same environment. KIs told us this also serves the broader purpose of improving societal attitudes towards disability:

*“So with the inclusive education policy; one, it builds togetherness, inclusiveness within all sectors, all agents of socialisation, every part of society is getting there. And then the two people (people with disability and people without disability) are appreciating the fact that disability is not as a result of witches and ancestral visitation and those things.”*

(Representative from Government)

The IED development process reportedly involved collaboration between key government and non-government institutions. Organisations of persons with disabilities (OPDs), parents of children with disabilities, and international organisations (e.g. UNICEF) that provided funding and training, were consulted in the policy development. The IED document indicates the intention for parents of children with disabilities, in collaboration with other key stakeholders, to be involved in monitoring and policy implementation. According to KIs, OPDs and the Ghana Education Service played a pivotal role in creating awareness about the policy throughout the country.

*“...the Federation [Ghana Federation of Disability Organisations] in fact, they did a lot of work; organising symposiums, having joint ventures with other NGOs who are into disability. In fact, they moved round the country. Government was also involved through Ministry of Education. You know Ghana Education Service is the implementer and so they moved round the whole of Ghana, the various regions and districts creating awareness. So, all these things were done... They, parents of persons with disabilities, were also contacted. They were consulted”* (Special

The Disability Common Fund, aimed at poverty alleviation, provides educational and training support, and facilitates access to assistive technology for people with disabilities. The Disability Fund Management Committee manages the Disability Common Fund at the District Assembly, and applications are made through District Assemblies to access these funds. Educational support for young people with disabilities, through the Disability Common Fund, include paying school fees and procuring equipment and assistive products.

*“The Common Fund supports persons with disabilities to be able to access education. So sometimes, it pays their fees. It also gives them equipment, for example laptops, to facilitate access to educational and training.”* (Representative from Government)

*“So maybe a child with disability who needs assistive device, maybe a wheelchair or something, this person can apply from the Fund.”* (Representative from an OPD)

## Education

KIs also highlighted challenges with implementation, including complex and lengthy application processes (we were told some people have applied several times but have not received any feedback), insufficient funds allocated to beneficiaries, the support provided is not in-line with their requests or wishes, and low community awareness of the Fund. Further, communication barriers were reported, particularly for people with sensory impairments, such as people who require sign language interpreters. Wider stakeholder engagement was recommended, particularly with organisations representing people with different types of disabilities to improve accessibility.

*“Physical disabilities dominate because it is easy to work with them. Because when you bring the blind there, and you don’t have the document in braille...or when you bring the Deaf [...] You have to bring a sign language interpreter, so accessibility of the fund generally becomes difficult for other categories. [...] Various disability groups need to come on the table so that they can improve on this system because I can tell you we have side-lined a lot of people. There are a lot of deaf persons who are not benefiting at all.” (Representative from an OPD)*



# Education

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## 1.3. Implementation gaps and challenges

Despite the rights-based policies in place, interviews with KIs highlighted key challenges in accessing education faced by people with disabilities. These include:

### i) Limited teacher training on disability inclusion and insufficient resources

KIs told us that teachers in mainstream schools still need to gain the necessary training and skills on disability-inclusive education. In addition, they lack the resources needed to support students with disabilities. This results in, contrary to the Inclusive Education Policy's intention, some children with disabilities being excluded from learning. Students with disabilities are also disadvantaged during exams due to a lack of reasonable adjustments. It was recommended to evaluate IED policy implementation, to learn what is and isn't working and to address challenges in an informed way.

*"Now these teachers are regular education teachers...most of them, and even in the university we only have one semester for introduction to special education... Afterwards, nothing again. They come to the classroom; they don't even have any method and techniques of teaching these children with disabilities in the regular school classroom... This child is under their care in their various classrooms but you don't have the capacity to train the children. No methodology, no technique, no resource, and no materials for them to teach. These children are in the classroom unattended to." (Special Education Expert)*

*"So there are quite a number of persons with disabilities who failed in their exams, not because they were lazy or not because they didn't know or couldn't answer the question, but because provisions [reasonable accommodation] were not made for them." (Representative from an OPD)*

Lack of funding and resources were also stated as barriers to vocational training. For example, we were told, one of the National Rehabilitation Centres (one of four public vocational training institutions under the Department of Social Welfare) has struggled financially to run their vocational training courses in leather work, bead-making, and tailoring for people with disabilities. Centres have risked closure and often have to rely on donations from individuals and organisations (e.g. churches).

*"My directors ask me how I have managed to keep school running... they used to close down the school for a year because there was no food to feed the students." (Representative from education sector)*

## Education

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### ii) Lack of assistive technology and inclusive materials

Many educational institutions (from primary to tertiary level) lack the necessary learning materials, assistive technology and software to support students with disabilities. For example, young people with vision impairment often lack access to screen-reading software (e.g. JAWS), limiting their digital skills development. Reasons for the assistive technology gap, suggested by KIs, include lack of funding and lack of awareness or commitment among school teachers and staff. Another challenge is that some digital learning interfaces are not disability-inclusive; for example, websites that are incompatible with screen-readers.

*"The digital space is still emerging, so sometimes some of the things are done without consideration for persons with disabilities. The studios are not friendly to screen-readers [for people with visual impairment]... Sometimes when you're coding, your screen-reader ceases to speak to you. Sometimes you visit some websites, and your screen-reader becomes muted, like it doesn't give you feedback."*  
(Representative from technology sector)

### iii) Lack of disability-inclusive institutional policies and programmes

KIs highlighted the lack of disability inclusion policies in schools and higher education institutions. For example, we were told that, with the exception of the University of Ghana, tertiary institutions usually lack disability-inclusive policies or programmes. We are not able to verify this assertion. However, these findings highlight a general gap in this area.

*"At every institution of learning, there should be disability policy to be implemented."*  
(Representative from an OPD)

*"So, in the whole of Ghana it is only University of Ghana that have got a policy ... and an office that specifically provides services [support with tuition, accommodation and access to assistive technology] for students with disability."* (Representative from education sector)

## Education

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### iv) Inaccessible infrastructure

Many educational environments, including schools and universities, were reported to be inaccessible, creating a barrier to education for some young people with disabilities.

*“Even entering into the washroom [in schools]; accessibility issues. Because at the universities, where they even understand all these things, how many of the universities are accessible? You see an individual with physical disabilities everywhere and he is struggling everywhere.”* (Representative from Government)

This is despite Ghana’s 2006 Disability Act, which mandates that all old and new buildings should be accessible. KIs doubted this had been achieved, due to lack of enforcement.

*“So it means that in 2016, all those buildings should have been made accessible to persons with disabilities. Now it has not been done and then the new ones [new buildings] from 2006...the District Assembly should assess the building plan to see whether they have actually inculcated accessibility into their building plans. But they give them a permit without checking accessibility. From 2007 till date, how many have been erected and how many of them are disability-accessible? So what is your punishment? Is it that you have flouted the law? It has not been spelled out yet so people go scot-free.”* (Representative from an OPD)

### v) Under-representation of females in digital training programmes

Key Informants noted that, while there are fewer women in the digital space in general, under-representation is particularly stark for women with disabilities, with few participating in their programmes. One KI suggested this may reflect earlier barriers to progression in education for women, and particularly young women, with disabilities.

*“So, when we talk about the low female rate or ratio, it’s basically because the digital space itself, kind of favours men than women, or women do not find it interesting to find their way in there, and that is also a factor affecting women with disabilities. And because we also usually focus at the tertiary level, usually the number of women with disability at the tertiary level is also low in number, so we are not able to have them in quantity.”*  
(Representative from technology sector)

# Education

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## 1.4. Examples of innovative and promising practices

As well as gaps and challenges, promising programmes and initiatives that have promoted disability-inclusive education practices were identified through KI interviews:

### i) Disability-inclusive training

Several organisations provide digital training courses designed to be inclusive of, or specifically for, people with disabilities. Azubi Africa has a technology training programme in Ghana with a strong commitment to diversity and inclusion, and specifically promoting disability inclusion in the digital space. They provide training in digital skills (e.g. Microsoft certification, Amazon Web Services), as well as other essential career development skills (e.g. project management). In recognition of barriers young people with disabilities may face acquiring basic digital skills, they also offer a pre-training introduction to basic digital skills prior to their main courses. In addition, they hold regular one-to-one and group sessions with their students with disabilities to identify challenges and support needs, which teaching staff are then responsible for addressing.

*“...the digital space, it is usually a place that is alien to persons with disabilities. So, they do not develop interest in that field and to a larger extent sometimes too because they are expelled or they are not allowed to do certain courses in the mainstream educational ladder, they are limited in some of the things required for the digital skills training. So, we have funding for pre-training, which kind of gives them introduction to our digital skills trainings ...the basics so that when they get onto the main training, it is kind of a level playing field for all of them. As persons with disabilities, we obviously have our challenges, right? But it doesn't mean those challenges should deny us of the opportunities available.” (Representative from technology sector)*

Other organisations also support skills training and work opportunities for people with disabilities in Ghana, including:

- AmaliTech GmbH provides training and IT/digital employment pathways for young graduates in Ghana. They place particular emphasis on disability-inclusive training and integrating people with disability into the workforce.
- An initiative between the Ghana Blind Union (GBU) and Sightsavers trains visually impaired people to use assistive technology to enable participation in educational activities.
- The NGO Voice Ghana focuses on the education of marginalised people with disabilities. They provide vocational training, functional literacy, and numeracy training for people with disabilities who have no formal education.

## Education

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### ii) Funding, educational materials, and assistive technology in tertiary education

We were told that some tertiary institutions have made good progress in providing support, software, and equipment to facilitate disability inclusion. For example, the University of Ghana provides disability awareness training for staff, and support to students with disabilities. This includes the admissions process, orientation, providing accessible learning materials, and obtaining assistive devices. Some international companies (e.g. Unilever and Nestle) provide financial contributions to tertiary institutions to support fees and learning equipment (e.g. laptops) for students with disabilities:

*“For example, Unilever, Nestle ...the Lion’s Club as well ... if you look at the entire university, it is not able to run on its own, but to rely on benefactors to come in to support... These partners do come in financially handy to pay the fees of these students, to provide them with living expenses. Some companies also come in to help the Level 100 visually impaired students ... a law firm, every year they provide laptops for every Level 100 student that enters University of Ghana with a disability.” (Representative from higher education)*

### iii) University outreach

Representatives from the University of Ghana conduct outreach activities in secondary schools to inform students with disabilities about educational opportunities at the university. This outreach programme currently reaches about eight schools in five regions and was credited for increasing enrolment numbers from students with disabilities at the university. According to one KI, this could potentially be expanded with more funding.





## 2. Employment

### 2.1. Employment indicators disaggregated by disability status

According to estimates from the ILOSTAT database (using 2017 as reference year) [18], youth (15-29 years) with disabilities (26%) were slightly more likely to be Not in Employment, Education or Training (NEET) compared to youth without disabilities (20%; see Table 2). Monthly earnings for adults with disabilities, who are working, are estimated to be considerably lower (estimated to be 50% of the amount earned by peers without disabilities).

Table 2. Estimates from the ILOSTAT database Disability Labour Market Indicators (DLMI), with 2017 as reference year

	People with disabilities	People without disabilities
Share of youth (15-29 years) not in employment, education or training	26%	20%
Inactivity rate (adults with disabilities )	50%	28%
Monthly earnings for adults with disabilities (as a percentage of the earnings for adults without disabilities)	50%	



Source: Flickr/World Bank/Arne Hoel

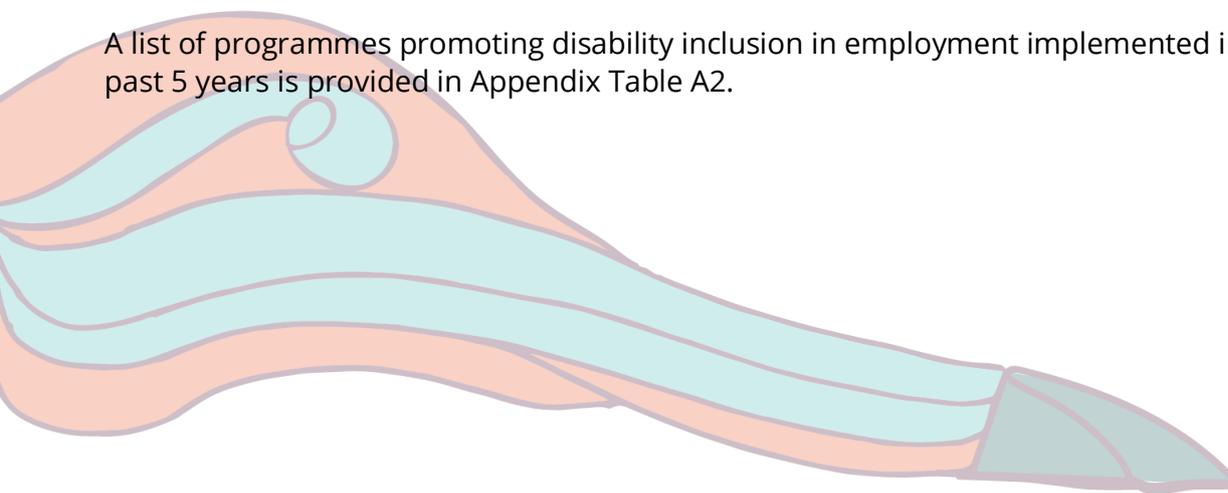
# Employment

## 2.2. Policies and programmes

Table 3. Notable provisions in Ghana policy and legislation related to disability-inclusive employment

Notable provisions	Policy/law
People with disabilities have a right to employment, with equal terms as non-disabled person with same contract	<ul style="list-style-type: none"> <li>• Persons with Disability Act 2006,</li> <li>• Labour Act 2003 (Act 651)</li> </ul>
Public Employment Centres must arrange registration, training, employment for people with disabilities	<ul style="list-style-type: none"> <li>• Labour Act 2003 (Act 651),</li> <li>• National Employment Policy (NEP) 2015</li> </ul>
People with disabilities (along with women and youth) are considered a special target group and efforts shall be made to ensure their participation	<ul style="list-style-type: none"> <li>• NEP 2015</li> </ul>
Government shall develop a placement scheme for workers with disabilities	<ul style="list-style-type: none"> <li>• Constitution</li> <li>• Labour Act 2003</li> </ul>
Termination of contracts upon disablement of employee is prohibited. Employers must train a disabled employee to “overcome any aspect of [their] disability in order to cope with any aspect of [their] employment”	<ul style="list-style-type: none"> <li>• Labour Act 2003</li> </ul>
2% of the District Assemblies Common Fund (DACF) may be allocated to people with disabilities for income generation and economic empowerment	<ul style="list-style-type: none"> <li>• Guidelines for the DACF for Persons With Disabilities</li> </ul>

A list of programmes promoting disability inclusion in employment implemented in Ghana within the past 5 years is provided in Appendix Table A2.



# Employment

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Key policies and programmes promoting disability inclusion in employment include the Disability Act 715 and the Disability Common Fund. Another policy highlighted by KIs, is a new proposed Employment Equity Policy spearheaded by the Ghana Federation of Disability Organisations. A key strength of this proposed policy is that it reflects the lived experiences of people with disabilities. The policy was developed by OPDs, through the Federation of Disability Organisations, in collaboration with the Ministry of Employment and Labour Relations. However, at the time of data collection, the policy still needed to be adopted. Potential reasons for the delay in adoption, indicated by KIs, included challenges engaging with the Government to push the policy through.

*“You know, sometimes you wonder whether Government is listening, whether they are listening and they understand. Yes, because these are fine policy suggestions that when you engage at the level of the Ministry, you find out that there is no progress... what we are proposing was to develop an Employment Equity Policy for Ghana and the Ministry did give us some assurance that they were going to work with us. So we, together with our partners from Denmark, we shared a lot of experiences and we tried to put together a policy, which we submitted to the Minister. It has not been adopted though, but we know we have made that mark.”*  
(Representative from an OPD)

Development of this policy was reported to have included debates about introducing a disability quota system and recommendations on requirements for organisations to have Diversity and Inclusion Policies.

The Disability Common Fund supports employment by providing start-up capital, resources, and equipment for people with disabilities to help them set up or grow their own businesses. This helps to address a key challenge experienced by many young people with disabilities in the agriculture sector. The Disability Common Fund was reported to have contributed to livelihoods in both crop and animal farming. Specific examples, among beneficiaries, include mushroom farming, snail rearing, cocoa production, poultry, goat, sheep, and cattle farming/rearing.

## 2.3. Implementation gaps and challenges

Analysis of the data highlighted several gaps and challenges in implementing policies and programmes on disability inclusion in employment.

### i) Lack of policy prioritisation and enforcement

Despite rights-based policies in place, KIs reported significant gaps in their implementation and enforcement. These gaps were attributed to issues such as lack of government prioritisation, frequent changes in leadership, and lack of awareness about the importance of disability inclusion. One example is a tax rebate provision offered by the Disability Act, as an incentive to employ people with disability. It was reported that due to lack of legislation to ensure enforcement, clarity, guidelines, and awareness among employees this was not widely implemented. It was also concluded that incentives offered were insufficient to influence a change in employment practices to encourage the hiring of people with disabilities by employers.

## Employment

*“The manager said, ‘well this incentive, how much is it to me as an organisation? How much is the government going to give as an incentive for employing people with disability according to the law?’ Literally what he is trying to say is that he can do away with that incentive and still do well as an organisation. So it was not really an incentive at all for some of them.”*  
(Representative from an OPD)

### ii) Negative attitudes, discriminatory practices, and structural barriers

According to KIs, negative attitudes and discriminatory practices are significant barriers to the job market for people with disabilities. Employers may lack awareness of the value of disability inclusion, or believe they cannot afford the cost of reasonable accommodations. We were told that even with appropriate education and employability skills training, people with disabilities often face discrimination from employers that prevents them from being recruited or risk losing their job. As a result, some people with disabilities reportedly give up pursuing jobs they are trained to do.

*“A lot of persons with disabilities, after years of advocacy and public education, have been able to go through the [education] system. They have acquired good degrees and have skills, but they are not finding their spaces in the job market [...] people say, I had opportunity to go for an interview, but once I entered and the panel saw me, they said ‘oh we are sorry, we were not expecting somebody like this’ [...] In disability discourse, we call it the ableist ideology.”* (Representative from an OPD)

*“Then this guy [a person with an amputated leg] was given the appointment. After 1 month, through conversation they were sharing experiences, then he was like, this my leg it happened to me. Then one of them reported him. The next morning only for him to receive a letter saying that ‘we are sorry the appointment given to you was by mistake.’ Why is it a mistake? They said they didn’t know that he was a person with disability, but how does that affect the work? Haven’t I been able to work the whole month and that is why you paid me? And we tried taking the matter up, but his former school called to tell him to drop it because if he takes the matter up, no organisation will employ him. So we dropped that thing and up till date that thing pains me. So did the university train this guy to be running on the street?”* (Representative from an OPD)

Negative community attitudes also impact people with disabilities who run their own small business:

*“We have other people who are also into that business (soap-making, batik, tie-dye, hair po-made, parazone, bleach) and you know in our society, most people won’t buy from person with disabilities. So, it has become a challenge.”* (Representative from Government)

# Employment

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## iii) Insufficient funding and limited access to assistive technology

Gaps in funding for programmes and beneficiaries are another challenge that was identified. Several KIs raised concern that, despite the vital role of the Disability Common Fund, it often does not provide adequate funding to sustain livelihood activities. Further, awareness of the fund was reported to be relatively low.

In the context of the agricultural sector, KIs described the importance of start-up capital. They also noted the additional costs faced by some people with disabilities, including expenses for assistive devices to enable them to work effectively. Interviews suggested that while some young people with disabilities are engaged in subsistence agriculture, they face barriers to expanding or mechanising their businesses due to a lack of capital and the extra disability-related costs. The lack of assistive technology, such as screen-readers, was also highlighted as a barrier to participation in the digital and creative sectors.

*“You are a person with disability, physical disability, you don’t have a wheelchair to get to the farm. See how difficult it will be? A visually impaired, you are interested in agriculture, how will you get to the farm without the white cane? So, these are few challenges but for you to do some subsistence, feeding yourself and your family, it is possible, so I have seen a lot of them.” (Special Education Expert)*

## iv) Disconnect between skills training and market demands

Some vocational training programmes available for people with disabilities have been criticised as being outdated. For example, the products and machinery they are trained in do not match the modern equipment used in the industry, making it challenging to compete with competitors and candidates without disabilities.

*“Getting employment after going through there [training centre] is becoming difficult. Some time ago it really helped [persons with disabilities]. [...] We should look for modern equipment to produce things that can match the competition on the open market.” (Representative from Government)*

# Employment

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## 2.4. Examples of innovative and promising practices

The KI interviews highlighted several examples of promising practices to improve access to employment for young people with disabilities.

### i) Employability skills training and networking

A number of initiatives aim to develop employability skills for people with disabilities. For example, the Ghana Federation of Disability Organisations has an employment programme which includes annual careers fairs (i.e. bringing together employers and people with disabilities), CV writing, and interview skills workshops. The programme was supported by other stakeholders, including the Danish Government, which provided funding and technical support, and Standard Chartered Bank which sponsored the career fair and CV writing workshops.

*“... So, at that annual event, which is the employment fair, we call it the career fair, they [people with disabilities] get the opportunity to talk to employers, and employers get opportunity to listen to them and know what qualities there are in people with disabilities when it comes to their skills. I must say, it was kind of an attitude-changer at that forum because when you get to hear some of the things that happened, it did encourage a lot of employers to come and look at how they can open up their spaces [to people with disabilities].” (Representative from an OPD)*

In the digital sector, to maximise chances of employment for their young trainees with disabilities, Azubi Ghana provides in-house internship opportunities, employability skills development, as well as guidance on requesting reasonable accommodation in interviews and workplaces:

*“The whole aim is to get them trained, certified, and then hired. But sometimes in the field, the third leg, which is the hiring, becomes challenging. Many organisations are not forthcoming to recruit these talents [...] So, we provide them with internships in-house where they are trained in the engineering aspect of stuff so that they can be relevant in the market [...] We have these training sessions to teach about access to assistive technology and also teach persons with disabilities to know that they can ask about access to disability-friendly equipment during job interviews. We have what we call the ‘career essential training’ [...] CV writing, how to develop self-pitch and aptitude tests, [...] interview simulation.” (Representative from technology sector)*

# Employment

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## ii) Job matching and employer training

The Ghana Federation of Disability Organisations' employment programme collaborates with recruitment agencies to facilitate job-matching for people with disabilities. They also collaborate with corporate organisations to secure internship programmes for people with disabilities. The University of Ghana links with companies, such as Nestle Ghana, who provide employment and internships for their students with disabilities. Social workers also link people with disabilities to training, internships, and job opportunities through the Ghana Education Service and Ghana Health Service.

*"We link up with them so that when there is a position for employment or a [job] opening they give us through education and the health sector. Currently, one of our clients [with a physical impairment] is working at the hospital [...] He is a nurse [...] one is schooling at the University of Allied Sciences and it was through the District Health Director who linked him to that school." (Representative from Government)*

## iii) Mentoring and role models

For people with disabilities who are working, the Ghana Federation of Disability Organisations provides mentors, other people with disabilities who have been successful employed, who act as role models and provide support in overcoming challenges. At the community level, VOICE Ghana, an OPD, has initiated the recruitment of inclusion ambassadors; influential people (with or without disabilities) who are considered role models, to lead on issues and advocacy relating to the rights of people with disabilities.

## iv) Micro-finance and vocational training

OPDs have linked with mainstream organisations providing small cash grants and loans (e.g. for small and medium enterprises) to advocate for people with disabilities to have access to their schemes. Examples include the Ghana Entrepreneurs Authority, the Microfinance and Small Loans Centre, and the National Entrepreneurship & Innovation Programme.

### 3. Social and political context

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The data highlighted contextual factors that frame access to education and work for young people with disabilities in Ghana. These include discrimination and stigma, as well as political will and commitment to implement national policies and programmes.

Our data indicates a rights-based policy framework, increasing awareness about disability rights, an active disability advocacy movement in Ghana, and indications that community attitudes towards disability are improving. However, according to KIs, negative cultural beliefs about disability still persist (e.g. associating disability with being a curse or 'god's will') and KIs felt that stigma and discrimination remain a key barrier to education and employment for many youth with disabilities.

Although there were some examples of good practice, KIs reported reluctance to recruit people with disabilities in both the public and private sectors. This impedes the transition from education to employment. Examples were provided of young people with disabilities who, despite having relevant education and skills, were not recruited (or lost their job) on the basis of their disability.

*"Some of them are able to say that if I employ such a person, nobody will come. If there is goods and services, whatever, nobody can come and purchase our goods. They will see you as a disabled person; you are bad luck people because of the stigma attached to it."* (Representative from an OPD)

*"Sometimes it saddens my heart when families are able to push the meagre resources for [the] person with disability's education, to the level of first degree, second degree, to the third degree. We have people with PhD, persons with disability, who are struggling for a job. And yes, so they go through all this and then they are still struggling for job."* (Representative from an OPD)

Several KIs emphasised an urgent need for greater awareness, commitment, deliberate action, and legislation from government in order to ensure the implementation of disability-related policies.

*"Honestly, I will say implementing the Act has been very tough for the disability movement and for the advocates within the disability movement, because ever since the act was brought into being, we have never had the legislative instrument that will operationalise the act."* (Representative from an OPD)

## 4. Opportunities

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KIs indicated opportunities for scope of work as well as stakeholders for strategic partnerships. OPDs have been engaged in national policy development, advocacy, and awareness-raising. However, several KIs emphasised the need for stronger government commitment, working in partnership with OPDs and other stakeholders, and for legislation to ensure policy implementation.

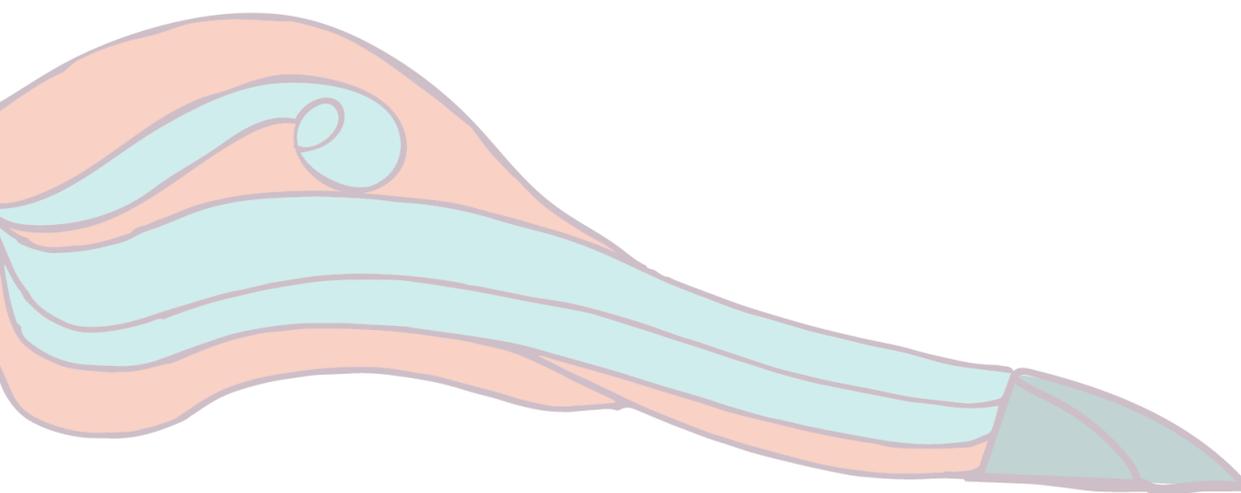
*“So we need everybody on board. We need every person; I call every person, stakeholders, and government must lead the way. I still insist that government must lead the way and everybody will join in... It’s by legislation and enforcement. You see that Ghana is good at making laws [...] but when it comes to implementation, we were bad.”* (Representative from an OPD)

The Disability Common Fund is an important social protection programme aimed at poverty alleviation. However, improvements are needed to maximise its impact, including increasing community awareness of the programme, improving the speed and transparency of disbursement, and ensuring that the application process is accessible to all people with disabilities. We were told, for example, that for some people, particularly those with sensory impairments, communication barriers (e.g. lack of sign language interpreters) prevent access. Engaging OPDs representing different types of disabilities in programme design and decision-making (e.g. about funds disbursement) was recommended.

In general, KIs believed that through advocacy, people with disabilities could be employed across all employment sectors including the agricultural and digital sectors. There are several disability-inclusive digital skills training programmes, and programmes that aim to strengthen disability inclusion in the digital workspace, which are seen as important for enhancing livelihood opportunities for people with disabilities.

It is essential to evaluate these promising programmes and activities to inform expansion of ‘what works’ to include and support people with disabilities in employment in a more meaningful way.

It is also vital to strengthen opportunities to support people with disabilities as they make the transition from education to employment, to expand job-matching initiatives, and to raise increased awareness around disability inclusion in all sectors of employment.



# Programme and policy recommendations

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This section outlines key recommendations to strengthen the inclusion of young people with disabilities in education and employment. Focus is given to policy, programming, and future research.

## For policy developers

- Establish legislative instruments, guidelines, and monitoring mechanisms to ensure the Disability Act is fully implemented and stakeholders are held accountable.
- Strengthen the Disability Common Fund system to maximise impact by increasing community awareness, improving application processing time, reviewing funds provided, and ensuring accessibility to all people with disabilities, and timely disbursement of funds to the District Assemblies.
- Engage meaningfully with OPDs and beneficiaries, especially youth with disabilities, in policy design, implementation, monitoring, and evaluation processes.

## For programmes and policy implementers

- Prioritise the full and sustainable implementation of the Inclusive Education Policy, Education Strategic Plan (ESP) 2018-2030, and the Educational Sector Plan by:
  - Increasing public awareness of the policy and its role in supporting parents and people with disability in accessing education.
  - Strengthen training of teachers on disability-inclusion in education.
  - Provide disability-inclusive learning materials and assistive devices that support learning and teaching for persons with disabilities.
- Conduct sensitisation campaigns on disability rights and provisions for stakeholders, such as government ministries, education institutions, exam boards, and businesses.
- Conduct accessibility audits of educational institutions and action findings.
- Motivate public and private organisations to employ people with disabilities; conduct training on disability rights and the value of disability diversity, discuss reasonable accommodation, and enact systems of incentives.
- Require organisations to develop and implement Equality, Diversity and Inclusion policies.
- Ensure that vocational training for people with disabilities (e.g. offered by Rehabilitation Centres) is relevant to current market demands.
- Evaluate and potentially expand university outreach programmes to secondary schools to increase enrolment of persons with disability to tertiary institutions.
- Increase opportunities for disability-inclusive skills training in the digital space, and ensure training programmes target and include women and girls with disabilities who are currently under-represented in such programmes.
- OPDs (e.g. Ghana Federation of Disabilities Organisations) and other civil society organisations should intensify their advocacy role with the aim to reduce discrimination and stigma around disability and ensure that government and state organisations prioritise disability inclusion in education and employment.

# Programme and policy recommendations

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## For researchers

1. Explore lived experiences of youth with disabilities
  - From the perspective of youth with disabilities, investigate the challenges, enablers, agency and aspirations relating to education and work in Ghana.
2. Explore experiences and perspectives of education providers and employers
  - Assess the extent and nature of training on disability inclusion, and identify further opportunities for professional development, incentives, and accountability mechanisms.
3. Evaluate the impact of policy, interventions and programmes
  - There is a need for evidence on 'what works' for strengthening disability-inclusive livelihoods, and education through rigorous impact evaluations, and to improve negative attitudes, stigma, and misconceptions around disability.
  - Rigorous evaluations on the impact of programmes and interventions in these areas are needed. This report has highlighted various programmes being implemented in Ghana. Priority interventions/programmes to evaluate should be determined collaboratively with OPDs, NGOs, and policymakers. Evaluations should assess outcomes as well as processes, to understand mechanisms and specific components that lead to change.
4. Strengthen disability data
  - Collect more robust data including on education and employment disaggregated by disability status



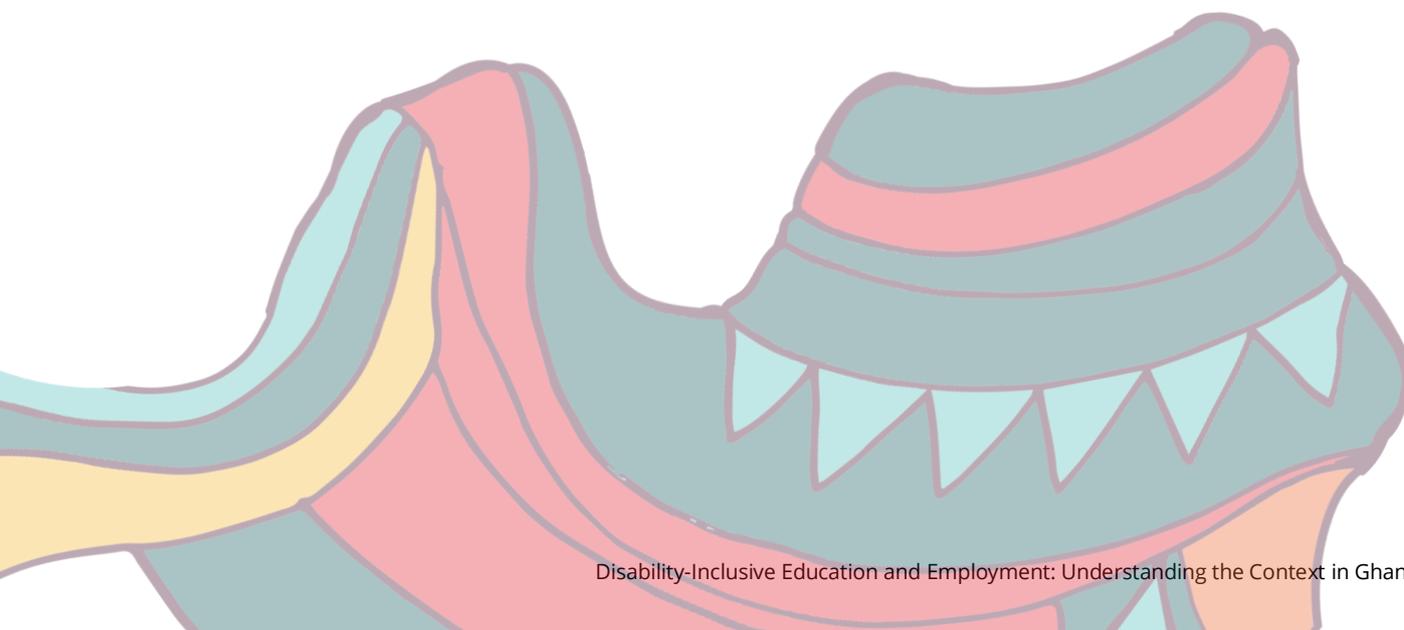
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## Appendix A: Methods

This report drew from two main sources of data. First, a rapid on-line literature review was undertaken to identify relevant policy and programmes regarding disability and inclusion of youth with disabilities in education and employment in Ghana.

Next, in-depth qualitative interviews were conducted with 12 key informants to gain insights into the process, context and actors involved in selected policies and programmes as well as identify challenges, gaps, opportunities, and examples of best practise in relation to education and employment for young people with disabilities. In Ghana, the research had a particular focus on the sectors of agriculture and digital space, selected in discussion with Mastercard Foundation.

Relevant key informants were identified through the document review and input from local partners, as well as through snowball sampling. Table 1 provides a breakdown of participant characteristics.

Table 5: List of Key Informants

Key informant type	Number
Government Agency/Institution	4
Organisations of people with disabilities (OPDs)	2
NGOs/INGOs	-
Education providers	3
Employers	1
Individual Experts	2
Total	12

Interviews were conducted in English by Charlotte Ofori during May-June 2022. Topic guides for the interviews were developed in discussion with the wider project team, Mastercard Foundation and two Advisory groups comprising youth with disabilities based in Uganda and in Ghana. Prior to data collection, researchers participated in training workshops (jointly with other country teams) covering ethical protocols, interview techniques, maintaining data quality, and in-depth discussion of topic guides. These were pilot-tested, and researchers participated in feedback workshops after conducting at least one pilot interview.

Ethical approval for the study was obtained from the Research Ethics Committee at the London School of Hygiene and Tropical Medicine as well as the Ghana Health Service Ethics Review Committee. All participants were provided information about the study, and informed consent obtained (either signed or verbal recording) prior to the interview.

## Appendix A: Methods

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### Qualitative data collection

Interviews lasted for an hour and a half to two hours. Interviews were conducted face-to-face (10) or via phone/zoom (2) as convenient for the participant. All interviews were audio-recorded where consent was given.

Interviews were transcribed to English for analysis. Researchers participated in an analysis workshop (jointly with other country teams) to discuss approach to coding and analysis. A coding scheme and codebook was developed based on study objectives and emerging themes. Transcripts were coded using NVivo and manually, and analysed thematically.

### Quantitative data analysis

A secondary analysis of the 2017/18 UNICEF Ghana Multiple Indicator Cluster Survey (MICS) was conducted to compare education indicators for youth with and without disabilities. The Ghana MICS 2017/18 uses a two-stage process to select participants across the then 10 administrative regions; Western, Central, Greater Accra, Volta, Eastern, Ashanti, Brong Ahafo, Northern, Upper East and Upper West. In each region, within urban and rural areas, a specified number of enumeration areas from the 2010 Population and Housing census (PHC) enumeration areas were selected. Households within these areas were selected according to the MICS sampling protocol. For more details on the sampling strategy see the survey report .

The MICS collected data on disability using the Washington Group questions; these questions are widely used for measuring disability in census's and surveys. They are designed to identify people with difficulties in basic universal activities who are at higher risk of participation restrictions in an unaccommodating environment. The Washington Group Short Set of questions ask about level of difficulty ('none', 'some', 'a lot' or 'cannot do') with: seeing, hearing, walking, remembering/ concentrating, self-care or communicating. People reporting 'a lot of difficulty' or 'cannot do' in at least one activity were classified as having a disability, for the purposes of disability statistics and data disaggregation.

The proportions of youth with and without disabilities were calculated for different educational indicator categories, e.g. primary school completion and current school attendance. The difference between the children with and without disabilities was tested for statistical significance. A multiple logistic regression model was created to make these statistical comparisons, using the Stata statistical package. The survey sampling design was taken into account in these analyses.

Due to caveats around measurement of disability (see Box 1), the MICS Ghana report recommends this dataset data should not be used to generate disability prevalence estimates. Accordingly, we have not calculated the prevalence of disability and instead report on estimates available from other sources.

## Appendix B: Table of disability inclusion programmes

Table A2: Disability inclusion programmes related to education and employment

Programme	Implementers & Funders	Category and type of work	Target group	Region	Further details
Global project on inclusion of persons with disabilities  (2019 – 2022)	AmaliTech gGmbH (in Ghana)  Funded by GIZ (on behalf of the German Federal Ministry of Economic Cooperation and Development BMZ)	Training and Livelihoods: <ul style="list-style-type: none"><li>• Includes AmaliTech Academy providing IT training</li><li>• Established training centre in Takoradi (in 2019) that offers free training for persons with disabilities</li><li>• Employment pathways for graduates</li></ul>	All Impairment types and ages	National (Also in Rwanda)	AmaliTech website <a href="#">here</a> and GIZ website <a href="#">here</a>
Education Programme; Self-Help Empowerment Programme  (unclear)	VOICE Ghana	Education: <ul style="list-style-type: none"><li>• Provide functional literacy and numeracy for those without any formal education</li><li>• Vocational training</li></ul> Livelihoods: <ul style="list-style-type: none"><li>• Self-help groups (also for parents) for sharing experiences and collective action. They also receive training on self-advocacy to improve participation</li><li>• Social Enterprise and Revolving Loan Programme to assist self-help groups in income generation</li></ul>	All impairment types (but appears to have a focus on intellectual impairments)  All ages	National	Website <a href="#">here</a>
Assistive Technology Project  (2002 – 2008)  (NB: 2006-2011 in Sightsavers report)	Ghana Blind Union (GBU), with Sightsavers	Livelihoods: <ul style="list-style-type: none"><li>• Providing 5-day training on digital skills/literacy and how to leverage for entrepreneurship opportunities</li></ul>	Visual impairment  Age group unknown	National	Project website <a href="#">here</a>  See also Sightsavers 2016 report <a href="#">here</a> [50]

## Appendix B: Table of disability inclusion programmes

Table A2: Disability inclusion programmes related to education and employment (cont.)

Programme	Implementers & Funders	Category and type of work	Target group	Region	Further details
Economic Empowerment programme  (unclear)	Ghana National Association of the Deaf (GNAD)	Livelihoods: <ul style="list-style-type: none"> <li>Aims to help hearing impaired people set up income-generating activities (e.g., farm projects in Ashanti and Volta Regions; garri-processing in the Eastern Region)</li> </ul>	Hearing Impairment  Age group unknown	National	Website <a href="#">here</a>
Support for Persons with Disability  (unclear)	FYSSO Ghana and the Centre for Employment of Persons with Disabilities (CEPD)	Education: <ul style="list-style-type: none"> <li>Assist placement of children with disabilities in boarding schools</li> <li>Provides financial assistance</li> <li>Advocacy with government organisations, including community sensitization activities</li> </ul> Livelihoods: <ul style="list-style-type: none"> <li>Vocational training</li> <li>Assist with training fees</li> <li>Help procure tools and startup capital</li> </ul>	Focus on visual, hearing impairments, and autism  Children and youth	National	FYSSO Ghana website <a href="#">here</a>  CEPD website <a href="#">here</a>

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