



Challenges Facing People with Disabilities in Accessing Local Government Empowerment Funds in Rombo District Council-Tanzania

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ABSTRACT

This paper examines the challenges facing people with disabilities (PWDs) accessing local government empowerment funds in the Rombo District Council. The study employs social models of Disability (SMD) as a theoretical framework to analyse how societal and institutional factors contribute to the challenges faced by PWDs in accessing empowerment funds provided by the local government. Focus group discussions and semi-structured interviews were administered to 24 participants. Data generated from the study were analysed through content analysis. The results revealed that small funds and disbursement delays, Group formation, disorganisation discrimination and stigmatisation, to mention just a few, were challenges faced by PWDs in accessing the funds. The study concludes that PWDs in the Rombo District Council faced numerous challenges accessing local government empowerment funds. As highlighted by the SMD, institutional, physical or attitudinal barriers in society respectively create disability by limiting opportunities and full participation of impaired people, including access to funds. The paper recommends the review of institutional frameworks to foster more access to funds and inclusion and change attitudes, traditions and culture to eliminate stigma and segregative behaviour. It will expedite the smooth implementation of the national and global goal of facilitating socio-economic inclusion of the marginalised PWDs among that group.

Article Info:

Received:

12/10/2024

Accepted:

25/03/2025

Published:

10/04/2025

Keywords: *People with Disabilities, local government empowerment funds challenges, local government authority*

How to cite: Uledi, S. A., Ringo, C. J. & Zuena, K. (2025). Challenges Facing People with Disabilities in Accessing Local government Empowerment Funds in Rombo District Council-Tanzania. *Journal of Policy and Leadership*, 11(1), 19-40. <https://doi.org/10.1234/jpl.2025.001>

INTRODUCTION

Recently, the empowerment of marginalised communities to foster inclusive and sustainable development has been a priority issue globally (Kurniawan, 2023). Varied initiatives have empowered marginalised community members (Faizal, Kusnandar & Sulaeman, 2020). Such initiatives include providing education opportunities to people with disabilities (PWDs) (Rifkin & Pridmore, 2001), rehabilitation and social assistance in adulthood and financial assistance (Aesah et al., 2020), establishment of joint ventures and entrepreneurship training (Faizal, Kusnandar & Sulaeman, 2020) and providing employment opportunities as per article 23(1) of the United Nations Universal Declaration of Rights (UN, 1948). Global governments and nations have created conventions, policies, and programs to establish and regulate these initiatives for effective governance (UN, 2015; UN, 2006; UN, 1948). The commonly recognised global-level initiatives are the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which set out fundamental human rights of PWDs (UN, 2006) and the 2030 Agenda for Sustainable Development whereby five goals and seven targets of the Sustainable Development Goals (SDGs) overtly refer to PWDs (Goal 4 on education, Goal 8 on employment, Goal 10 on reducing inequality, Goal 11 on inclusive cities, and Goal 17 on data as a means of implementation) (UN, 2015). Several nations have ratified these global initiatives and strategically established some local initiatives aligned with the global ones to streamline the empowerment of PWDs. For instance, 168 have ratified UNCRPD, whereas 91 have ratified the Optional Protocols (UN Committee on the Rights of Persons with Disabilities, 2016). The commonly adopted initiative is providing financial assistance to PWDs to enable them to participate in income-generating activities to improve their livelihood (Aesah et al., 2020).

Tanzania is among nations which have adopted specific interventions to empower PWDs cognisant of the fact that PWDs are more likely to live in poverty than those without, as articulated by World Bank (2023); Banks & Polack (2014) and WHO & World Bank (2011). Among other initiatives, Tanzania enacted the Persons with Disabilities Act No. 9 of 2010 (URT, 2010). Also, it took the initiative of including PWDs in the development plan, which led to the amendment of the Local government Finance Act of 2019 to comply with the global inclusion strategy of PWDs towards fulfilling and reaching the Sustainable Development Goals as Agenda 2030 vision for sustainable development postulates. The Local government Finance Act stipulates financial assistance to PWDs in Tanzania [Cap 290 R.E 2019] (URT, 2019). Section 37A (1) of this Act mandates the local government authorities to set aside a ten per cent share from the collection of their revenue sources to fund registered groups of women, youth and PWDs (Ibid). It must be done without prejudice to the status of the social groups.

Despite the substantial efforts invested in fostering disability rights and inclusion worldwide, barriers that hinder the full empowerment and participation of PWDs in society persist (Rugeiyamu, 2023; WHO, 2022). Policies and

programs to guide disability rights and inclusion are in place, but such initiatives are not doing well (Rugeiyamu, 2023; WHO, 2022), Tanzania inclusive. For instance, Rugeiyamu (2023) reported that, despite the vitality of the financial assistance provided to support PWDs through the local government in Tanzania, accessibility to the funds has continued to be a challenge. It is a critical problem which needs to be addressed as it draws back the global government's initiatives to emancipate marginalised communities politically, socially and economically, PWDs being among them. Requisite interventions are imperative and should first divulge the challenges and then seek solutions to address them. Such interventions will relieve a PWD from the strains of poverty and the entire household to which a PWD belongs. It is argued that a disability affects not only the person who suffers from it but also all members of a household where they belong (Mitra, Posarac and Vick, 2012).

This study examines the challenges facing PWDs in accessing local government empowerment funds, focusing on understanding the systemic barriers and structural inequalities that hinder their full participation and empowerment. By identifying these challenges and recommending potential solutions, this study seeks to contribute to the continuing efforts to promote disability rights, inclusion, and social equity. The paper, thus, starts with the theoretical framework, literature review, methods, findings and discussions, conclusion and recommendations, policy implication, limitations of the study and areas for further study.

LITERATURE REVIEW

Theoretical Framework

The study uses the Social Model of Disability (SMD) to explain the challenges facing PWDs in accessing local government empowerment funds. The SMD was preceded by the medical model of Disability (MMD). In the mid-1800s, significant advances in the medical sciences paved the way for the development of MMD, which gradually replaced the Moral or Religious Model of Disability (Retief & Letšosa, 2018). The MMD views disability as a feature of the person which is directly caused by diseases, traumas, disorders or any other health conditions, requiring medical intervention with the intention of correcting the problem (Bingham et al., 2013; Brandon & Pritchard, 2011; Carlson, 2010). MMD tends to regard PWD as the one who needs to be fixed and not as the circumstances in the environment surrounding him/her (Kasser & Lytle, 2005). The PWDs should, therefore, play their sick role well to continue receiving support based on this model (Retief & Letšosa, 2018). The model has been criticised because the 'sick role' conceptualisation has failed to distinguish between sickness and impairment (Llewellyn, Agu & Mercer, 2008).

The SMD was developed in reaction to the limitations embedded in MMD (D'Alessio, 2011). The model originates from the seminal publication by the Union of the Physically Impaired Against Segregation (UPIAS) 1976 titled

Fundamental Principles of Disability. In their publication, they argued that disability is an aspect imposed on top of their impairments, leading to unreasonable isolation and exclusion from full participation in society (UPIAS, 1976). Comparatively, this group is oppressed in every area of life, including affording them low incomes and difficulty in accessing education, work, housing and mobility (Ibid). The publication by UPIAS set a ground-breaking apprehension in terms of emerging activists of the disability community, thus re-orienting disability identity in a new radical way (Barnes et al., 2010).

The model posits that PWDs pursue their lives within a complex social structure characterised by opportunities and barriers generated by systems, resources, and resilience (Tracia, Mesheshab and Horner-Johnson, 2024). According to this model, barriers in society, such as physical, attitudinal, or institutional barriers, create disability by limiting opportunities and full participation for people with impairments (Ibid). Based on Ashton (1999), SMD put forward three types of discrimination: institutional, environmental and attitudinal discrimination. While institutional discrimination subsists where legal coverage of issues about PWDs is absent, environmental discrimination explains physical barriers obstructing PWDs from participating smoothly in issues about their lives. On the other hand, attitudinal discrimination often arises and is expressed through emotion or embarrassment in non-disabled persons when confronted with a PWD (Ashton, 1999). Additionally, PWDs have low expectations, which tend to subvert their aspirations and confidence, hence stirring up discriminatory behaviour among themselves (Ibid). The SMD, therefore, emphasises addressing the external or societal barriers.

Conceptualising Disability

Disability as a concept has different meanings, which sometimes brings confusion when viewed from different theoretical perspectives (Samuel & Jacobs, 2018). The Department for International Development [DFID] (2000) views disability as a multidimensional, complex, contested concept. They consider it as the outcome of composite interactions between the functional limitations arising from a person's intellectual, mental or physical condition and the physical and social environment (DFID, 2000:3). World Health Organisation (WHO) looks at it in a more or less similar way as DFID. According to WHO (2011), it is an overarching concept and an umbrella term that covers limitations in activities, impairments in functioning, and restrictions in participation in life and work. Based on WHO (2001), disability can occur at three levels: 1) A limitation in activity, for instance, the inability to move around or read; 2) An impairment in structure or body function; 3) A restriction in participation, for instance, exclusion from school or work.

Cole (2006) has divided disability into the medical and social models. The medical model views PWDs as the problem with an emphasis on the existence of stereotyped forms of disability that generate pity, fear and disdain. On the other hand, social models make a fundamental distinction between disability and impairment. While impairment is defined as lacking all or part of a limb or having a defective limb, organism or mechanism of the body, disability is considered as the disadvantage or restriction of activity caused by a contemporary social organisation which takes little or no account of people who have physical impairments and thus excludes them from participation in the mainstream of social activities (Anastasiou & Kauffman, 2013). The dichotomised conception of Disability by Cole (2006) is an important springbok to reflect on how society thinks about PWDs. The way contemporary society handles PWDs is ideally reflected by the lenses of the social model as put forward by Cole. Societal stereotypes about PWDs have continued to wreak their lives, hence continued marginalisation.

The WHO Global Report on Health Equity for Persons with Disabilities has indicated the prevalence of disability of around 1.3 billion people, or 16% of the global population worldwide (WHO, 2022). Studies show that PWDs constitute one of the world's poorest, most marginalised and socially excluded groups (FCS, 2017; Kuper et al., 2016; Tiwari et al., 2019; Banks & Polack, 2014; WHO and World Bank, 2011). PWDs are more likely to be unemployed, illiterate as well as have less access to developed support networks and social capital than their non-disabled peers (FCS, 2017). It is also argued that households with PWDs are more likely to be food insecure and more likely to be vulnerable to all kinds of shocks (Tiwari et al., 2019). Thus, disability is construed to affect the person suffering from it and all the household members (Mitra et al., 2012).

Conceptualising Empowerment and its Challenges

Empowerment is a shared construct among various fields, including health promotion, community development, education, psychology, social work and economics (Masue, 2014). As a multidisciplinary construct, it is widely understood and debated (Masue, 2014; Wangari, 2012). While empowerment may involve different issues to varied groups of people, Tsengu, Brodtkorb, and Almnes (2006) refer to empowerment of PWDs as affording them diverse opportunities to comprehend their environment, enhancing them to participate in important decisions that lead to their destiny, fostering awareness of their rights and ability to manage well their lives. According to Masue (2014), empowerment is considered a concept that addresses unauthentic participation by ensuring that the one who bears the consequences of the decisions can participate in making them. This outlook is in line with Faizal et al. (2020), who view empowerment as the process of increasing the capacity of a person or group of persons to make choices to accomplish the chosen action or output. Faizal and his colleagues attribute empowerment to two interconnected factors: opportunity structure and agency (Faizal et al., 2020). While the structure of opportunity entails aspects that

make a person do something because of his or her ability to choose, the agency refers to a person's ability to choose something meaningful to him (Ibid).

Empowering PWDs helps to uplift them from poverty (DFID, 2000). This is because empirical evidence attests to a strong correlation between poverty and Disability (Mitra et al., 2012). Thus, poverty accelerates disability, and disability accelerates poverty. The Millennium Development Goals, set by the UN Member States in 2000, included poverty eradication as one of the top listed recuperation initiatives (Tsengu et al., 2006). Providing financial resources to PWDs is part of empowerment (Rogers, 2021); however, DFID (2000) argues that, for it to succeed in bailing out PWDs from poverty, it should be integrated into prevention and rehabilitation strategies and attitude changes. Nevertheless, PWDs face considerable challenges in their lives (African Initiatives, 2018; FCS, 2017) and empowering them has also been challenging (WHO, 2011). Some challenges to empowering PWDs include stereotyping, discrimination and stigmatisation (WHO, 2011), exclusion (Reynolds, 2010), incompetence of the service-delivering authorities (Beresford & Harrison, 2017), lack of awareness (Ethiopian Center for Disability and Development, 2019), low motivation on the part of PWDs to be self-employed (Balcazar et al., 2009) communication barriers (Wameyo, 2015) and structural barriers (Amoatey, 2020).

The aforementioned challenges have been pulling back PWDs' empowerment efforts in different ways and intensities. For instance, According to Lwindii (2020), poor disabled women's financial status hindered them from participating in established local decision-making structures in Lusaka. In such a situation, these disabled women's voices may not feature in some important decisions, including their empowerment initiatives. Mwasuka (2016) and Wameyo (2015) reported discriminatory acts and exclusion as among the issues that have excluded PWDs from acquiring important information, for example, information relating to the economy, which could assist them in making necessary interventions for enhancing their livelihoods. The Social Model of Disability (SMD) envisages the complexity of the social structure in which PWDs operate. It delineates inherent physical, attitudinal, or institutional barriers that limit their opportunities and full participation (Tracia et al., 2024).

The recently adopted empowerment initiatives for PWDs globally signify a shift to a broader framework for action, with the far-flung realisation of social and human rights dimensions of Disability (DFID, 2000). Such efforts of searching for practical solutions to the predicaments of PWDs moderate the temperature of a long persisting debate within the disability movement on what constitutes good practice (Ibid). Good practice suggests changes in how society views disability rather than PWDs changing to fit the society.

METHODOLOGY

Research Design, Participants and Area of the Study

This study employed a case study design and qualitative approach to examine PWDs' challenges in accessing empowerment funds to boost their economic status in the Rombo district council. The approach enabled the researchers to explore and grasp in-depth experiences of the phenomenon's reality based on participants' experiences and circumstances (Cohen et al., 2018). The study area selection followed multistage sampling whereby three stages were involved. In the primary stage, the list of regions with a disability prevalence rate of 6 and above (National Bureau of Statistics, 2016) was taken, and one region (Kilimanjaro region) was selected randomly. In the secondary stage, the list of all districts of Kilimanjaro region was taken, and one district (Rombo district) was selected randomly. In the tertiary stage, 9 wards were selected, namely Reha, Kirwa Keni, Ubetu Kahe, Tarakea Motamburu, Kisale Msaranga, Kelamfua Mokala, Katangara Mrere, Makiidi and Nanjara. Reha ward was selected purposively first due to having prior information on the presence of PWDs. Through the snowball technique, more PWDs were pinpointed and incorporated into the study and the wards from which they originated were recorded. This exercise continued until the data saturation principle was attained (Saunders et al., 2018; Mwita, 2022). Saturation was attained by having a total of twenty-four (24) participants whereby nineteen (19) constituted PWDs who were selected using convenience and snowball techniques, three (3) were Community Development Officers (CDOs), one (1) Ward Executive Officer and the Council Chairperson for Rombo District Council. The CDOs were involved in the study because they had a role in the processing and monitoring the funds. The WEO and the Council Chairperson were involved because they head administrative and political functions in the ward and council. They were expected to possess important information about the subject by their positions. The CDOs, WEOs and Council Chairperson were included in the study to balance the story by advancing their views as leaders in varied capacities on the challenges facing PWDs in accessing the empowerment funds. We purposively selected the Reha Ward's WEO, the first ward where we started data collection. Additionally, the Council chairperson and the CDOs were also selected purposively.

Data Collection Methods and Analysis Plan

Semi-structured interviews were administered to the fifteen (15) PWDs, one (1) WEO and the council chairperson. Whilst the council chairperson was interviewed by telephone as he could not be available for a face-to-face interview, the other interviewees were interviewed face-to-face. The interviews were carried on from 16th March to 1st April 2022. Interviews focused on generating factual and perceptual information on the challenges facing PWDs in accessing empowerment funds.

There were two FGDs; one constituted the CDOs, and the second PWDs with three (3) and four (4) group members, respectively. CDOs were involved as study participants because they normally process and monitor the funds. The FGDs with CDOs took place on 23rd March 2022, while that with the PWDs on 26th March 2022. On average, the time spent on each FGD was one hour. FGDs with the CDOs and PWDs focused on getting lived experiences on the whole exercise of empowerment of the PWDs, including dissemination of information about the funds, groups' formation, processing, issuance, monitoring of the funds and challenges encountered. In both interviews and FGDs, the information was recorded with permission.

The information collected from interviews and FGDs was transcribed and accorded appropriate codes to illustrate the key issues emerging from the interviews and FGDs to ensure that ethical issues were observed to the maximum (Creswell, 2013). Data were analysed using the thematic-content analysis approach by reducing, organising, and synthesising the data, and searching for common patterns/themes that emanated from the responses aired out through various narrations given by participants. Regarding research ethics, a letter was written by the Directorate of Research and Postgraduate Studies of Mzumbe University to seek permission to undertake research in the earmarked district and wards. All study participants were briefed about the study, and their participation consent was solicited. Moreover, respondents' anonymity and confidentiality were maintained throughout the data collection process.

RESULTS AND DISCUSSION

The study examined challenges faced by PWDs in accessing local government empowerment funds at the Rombo district council. The inquiry was made through interviews, and FGDs solicited the findings presented and discussed in the subsequent sections.

Small Amount of Funds and Delays in Disbursement

Small amounts of funds and delays in fund disbursement have been explained as one of the challenges PWDs face. It was expressed in an interview by one of the respondents who commented:

I applied for the fund, but it took a long time before I was called one night and asked for my particulars by the local government authority's officer. The following day, I managed to get the funds I applied for over three months back. Moreover, the fund was insufficient and could not cater to what I planned to do with it, as I applied for 10 million but managed to get only 3 million (Interview carried out on 24th March 2022).

However, an interviewed local government authority official affirmed that the amount issued more often is small because it is apportioned based on the number of applicants. The officer defends this move because the authority's revenue collections are unstable. The following were his words:

Rombo district council has small and unreliable collections. It depends much on peasant farming and small businesses. Its revenues do not always suffice as it is too small to capacitate basic operations compared to other councils like cities, municipalities and townships, which have stable-reliable and permanent sources of revenues (Interview carried on 22nd March 2022).

The above quotations imply that the amount allocated for empowering PWDs was not sufficient though *Kanuni za Utoaji na Usimamizi wa Mikopo kwa Vikundi ya Wanawake, Vijana na Watu Wenye Ulemavu za Mwaka 2019*; translated as the Women, Youth and PWDs' Guidelines for Credits Issuance and Control of 2019, do not stipulate the minimum amount to be issued rather its stipulate duration for processing the fund which is a maximum of three months (Guideline No. 8(1)). The absence of guidelines to guide the amount to be issued has triggered complaints from the fund beneficiaries as, more often, the amount they have applied for was not granted; instead, less amount was granted. Moreover, these funds reached them more than three months after application, which, according to the guidelines, is the maximum duration for processing. The amounts they request are based on the projections derived from their business plans. If the amount is not granted, there is a possibility of disruption of the plan, hence failure to operate as planned. These findings concur with that of Opoku et al. (2019), who found that the amount of funds disbursed to PWDs in Ghana as a grant was too small in that it could not facilitate the growth of their businesses. According to Opoku et al. (2019), some PWDs resorted to going back to the streets to beg because begging them was more than relying on the government grant.

Based on SMD, systems and resource constraints generate barriers to access (Tracia et al., 2024). Moreover, the findings on delays in fund disbursement are commensurate with that of Opoku et al. (2019), as it was reported that the grants were supposed to be released quarterly; the practice was contrary as it could take even a year before receiving them. Delays in the disbursement were partly due to the behaviours of some officials engaged in the process. All these were challenges to fund beneficiaries as they made it difficult to accomplish and fulfil their activities as planned.

Group Formation, Organisation and Tasks Operation Difficulties

According to the Women, Youth and PWDs' Guidelines for Credits Issuance and Control of 2019, the fund's aspirants must form groups. Guideline Number 6 stipulates that PWDs aspiring to apply for the fund should, among other things, form groups of not less than five but not more than ten members and register it as a small or medium entrepreneurial group. This arrangement is dedicated to easy management of the fund.

The findings indicated that organising and forming groups has been challenging. Even if they succeeded, the challenge comes out in performing uniform tasks as the applicants differed in impairments. A narration from one of the respondents justifies this:

Due to different circumstances that we are facing, each one of us has been handling different projects, although we have been recognised as a group and given the funds for that status. It is too challenging because each of us has his/her own skills and/or talents, and we had no other alternative but to formulate a group to be eligible for such funds. The challenges we come across are that some projects are not productive as, such bring about difficulties once it comes to when repayments are to be made (Interview carried out on 22nd March 2022).

It was revealed that PWDs found it challenging to come together and form groups because, in most cases, they were residing far from each other, and they did not have background information on each other. Differing interests posed a doubting attitude amongst group members, making it difficult for group formation, organisation and operation.

The findings reveal several issues. Firstly, PWDs were scattered geographically, posing a physical barrier as articulated by SMD, so knowing where to get a colleague who matched in interest was difficult. Secondly, in some cases, disabled fellows may meet to form a group but only to find that they have differing skills and talents; worse, they have a different business focus. The underlined differences may be advantageous if considered positively, but so far, PWDs had negative perceptions; their outlook stood as an attitudinal barrier (Ashton, 1999). Moreover, by nature of their impairments, others cannot withstand working independently without being assisted by others, creating the possibility of an extra population in the group.

Insufficient Training about the Funds

It has been revealed that insufficient education on the part of the beneficiaries was also a challenging factor facing PWDs. A low understanding of the fund's acquisition procedures, utilisation and management was challenging. Underlining this, one of the respondents uttered the following during an interview:

Many things concern PWD affairs, but no appropriate education is provided to make that focus sustainable. There is a need to get proper education on PWDs, including the funds accorded to them. It is because PWDs' affairs are not always given weight as expected compared to other opportunities meant for other groups of society as, in most cases, they are handled appropriately (Interview carried out on 25th March 2022).

It is the responsibility of the local government authorities to provide training to PWDs on the local government empowerment funds. According to the Women, Youth and PWDs' Guidelines for Credits Issuance and Control of 2019, Guideline No. 13, this role is vested to community development officers (CDOs) in collaboration with social welfare officers (SWOs) in the local government authorities. Training covers leadership, financial management, project management and reporting. These trainings are important because they acquaint the beneficiaries with the

requisite knowledge and skills to follow procedures in applying for the funds, leveraging the funds to make profits, managing the revenues obtained and reporting.

Although the guideline articulates the responsibility of training the funds' beneficiaries, it does not provide more details on how they should be trained, the frequency of training and assessment to ascertain knowledge and skills gained. Having a guideline on training is one thing and successful inculcation of knowledge and skills is another thing. The latter requires careful choice of techniques which could facilitate effective learning across various content domains (Dunlosky et al., 2013). Despite training, PWDs claimed to lack sufficient education about the fund, including the processes, investing techniques, management of the generated revenues and reporting.

The findings coincide with those of the Ethiopian Center for Disability and Development (ECDD) (2019), which indicates that a lack of awareness of where the finance or funds were sourced to start their own business was among the great challenges PWDs face. The findings also align with that of Wameyo (2015), which reveals a lack of skills and capacity in microfinance by people with hearing impairment who were studied in Kenya. Additionally, the findings are consistent with that of Kuper et al. (2016), which found that information about the fund was unclear to the beneficiaries, hindering access.

Non-Participatory National Frameworks Guiding the Funds

The study revealed that the frameworks guiding the funds were non-participatory. Mostly, they were prepared with a top-down approach without allowing the participation of those who engaged in implementation. Attesting this challenge, one of the officers who participated in a focus group discussion poised:

All the guidelines we use come from the President's Office-Regional Administration and Local government (PO-RALG); only implementing them is needed for us. They are mostly made top-down without incorporating the stakeholders' opinions before implementation. It was required to be participatory to get opinions from the grassroots, which must be inclusive and contain even the views of the professionals from the department concerned before formalising their uses. It would be important to prepare drafts allowing amendments and views of institutions concerned with their execution since they are imperfect (Focus group discussion carried out on 23rd March 2022).

When various stakeholders are involved in decision-making, implementation of such a decision is viable and easy. Stakeholders must be involved in key decisions to solicit their buy-in for the successful implementation of the project. The findings indicate that the frameworks are not sufficiently embracing various disability issues and, hence, not inclusive enough. It is sometimes too difficult for them to achieve the objectives of empowering the marginalised. For instance, the Women, Youth, and PWDs' Guidelines for Credits Issuance and Control of 2019 requires those aspiring

for loans to form groups of five and, as a group, to have a bank account. This issue, some participants said, was a barrier to accessing the fund. However, this provision does not foster PWDs' access to the fund.

The findings align with those of Includovate (2021), where they found that Organisations of Persons with Disabilities (OPDs) in Tanzania were not consulted as required and were effectively involved in disability inclusion issues. Some policies and decisions have continued to be imposed without the proper engagement of some key stakeholders. Systemic exclusion and marginalisation still exist as WHO and World Bank (2011) argue that the institutional and structural challenges existing, which include making the frameworks guiding various disability undertakings, are encompassed by systemic exclusion and marginalisation of PWDs from equal participation in all the major sectors of our societies. This situation is against the United Nations Convention on the Rights of Persons with Disabilities (CRPD), which attests, 'despite various instruments and undertakings, people with disabilities continue to face barriers in their participation as equal members of society and violations of their human rights in all parts of the world (CRPD, Para (k) of the preamble. Undoubtedly, the denial of the equality and human dignity of people with disabilities is a tangible, deep-seated injustice. It should not be allowed to persist unchallenged, including in Africa (Centre for Human Rights University of Pretoria; 2021).

Discrimination and Stigmatisation

Some participants have reported discrimination against PWDs in accessing various services, including those concerning the LGA funds and discrimination against PWDs in accessing various services, including those concerning the LGA funds, whether from the grassroots or even at the district level. These acts of discrimination include refusal to attend to disabled persons sedately and supporting them fairly. Attesting the presence of discrimination and stigma against PWDs, one of the interviewees remarked:

The experiences of stigmatisation, discrimination and exclusion in various spheres of PWDs' lives are still prevailing in our societies. Participating in productive socio-economic activities has been blanketed by negative perceptions that consistently occur in our public institutions. One of the important questions is: if government offices still accelerate these perceptions towards PWDs, how could it be from other members of the societies we are coming from? I have always thanked the late president, Dr. Magufuli, who had tried to restore the dignity of PWDs. He has made us recognise a bit, and at least we are proud of it (Interview carried out on 22nd March 2022).

Moreover, disabled participants expressed their dissatisfaction with how the government officers discriminated against and stigmatised them. In an interview, one disabled participant contributed as follows:

...Officers should recognise PWDs. I am just saying this because of the experiences of demeaning treatment we come across from these officers. Sometimes, they mistreat us, creating distance and sometimes ending up in despair (Focus group discussion carried on 26th March 2022).

The findings are commensurate with that of Birhanu (2015) in a study conducted in Ethiopia, which revealed that PWDs face challenges of discrimination, stigma, underestimation and the like. It has also been asserted by Muleta and Mohammed (2019) that people with disabilities have been considered in their families as not capable and weak to work and contribute to their family's income and thus remain dependent on others. Similarly, Ntamanwa (2015) revealed that social discrimination and stigmatisation towards PWDs were practised in Temeke Municipality, hence leading to the low employment rate of this group. According to Nokrek et al. (2013) and Nuwagaba et al. (2012), discrimination, isolation and social exclusion of PWDs still exist in families, neighbourhoods, communities, formal education and government services, and they have been a great challenge to the lives of PWDs. The pervasiveness of discrimination practices in society is evident in numerous human rights documents echoing upholding human rights to all human beings, including non-discriminatory practices. Such documents include the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), the Universal Declaration of Human Rights (UDHR), specifically Article 22, the International Convention on the Elimination of All Forms of Racial Discrimination (ICERD), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and many other laws and international treaties. The world government prohibit discrimination against PWDs. Article 2 of the UNCRPD defines discrimination against PWDs as any distinction, exclusion or restriction based on disability which has the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise, on an equal basis with others, of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field (UN, 2006).

Considering Disability as a Disgrace

The findings indicated that some family members refuse to accept disability status of their fellow family members as they consider disability as a disgrace in the societies they exist. It was aired out in a focus group discussion with LGA officials as one of them commented:

A disabled teenager who was residing at Mamsera could not access the funds after his mother restricted him from applying for the funds, commenting that his son was not a disabled person. It happened when our office was trying to create awareness for him on the development funds available for them as he was dealing with small-scale animal husbandry to boost him economically. The parent perceived disability as a disgrace and curse (Focus group discussion carried on 23rd March 2022).

The findings concur with Tirusew (2006)'s arguments. According to Tirusew (2006), historically, specifically in African countries, the source of disability was wrongly perceived as a curse and a consequence of sin or wrongdoing or evil deeds by parents, ancestors, and/or the PWDs themselves or the presence of supernatural powers. Such thinking can predominantly be ascribed to the traditional (moral) model, which directly associates disability with sin, shame

and/or feelings of guilt. This is historically the oldest model resulting in general social rejection and ostracism, generating a feeling of self-hatred, dependency, exclusion and hopelessness (Tirusew, 2006).

Considering the Fund as a Compassion

The study revealed that self-rejection or self-demeaning, over-dependence and over-reliance on compassion was a challenge prevailing in the society. Based on this outlook, some PWDs are not obligated to repay once they get the funds and forget that the money should revolve around benefiting the majority. Their low self-esteem has taken them to a degree where they feel incapable of participating in anything productive. This was disclosed by one of the interviewed PWDs, who argued that:

Some of us think the funds will be given to us for free. This is because most of us have set our minds to the direction that everything will be provided to us for free. Most thoughts reflect disability as incapability (Interview carried out on 19th March 2022).

The above statement was also attested by LGA's official, who had the following to say:

The biggest challenge PWDs face is their understanding of the general concept of the LGA funds. Most of them have very little understanding of the funds and the purposes for such funds; what they need is to be considered as a special case that needs to be given money for free without any repayment plan. They do not understand that the funds are meant to be revolving to benefit the majority (Interview carried out on 22nd March 2022).

This kind of outlook not only decreases the amount of funds available for disbursement to other members because of the absence of seriousness in repaying the loan but also disqualifies those who have defaulted to repay from further eligibility for the loans. DFID (2000) argues that low expectations of PWDs are discriminatory and normally undermine their aspirations and confidence. Self-rejection, over-dependence and over-reliance on compassion can be avoided by learning to accept one's and others' imperfections (Neff, 2012).

CONCLUSION AND RECOMMENDATIONS

Conclusion

Conclusively, PWDs in the Rombo district council faced numerous challenges accessing local government empowerment funds. The challenges faced were largely institutional and attitudinal. While institutional barriers were embedded in the governance systems, including policies and procedures, attitudinal barriers were entrenched in individuals; government officials were mandated to process the funds, and community members living with and surrounding the PWDs, including their family members and PWDs themselves. Severe impairment also appeared as a challenge and appeals for medical care and rehabilitation as the Medical Model of Disability (MMD) advocates. As highlighted by both MMD and SMD, barriers within PWDs and in society, such as institutional, physical, or attitudinal barriers, create disability by limiting opportunities and full participation of impaired people. These barriers limit the

potential of PWDs in the studied area and the government's efforts to embrace inclusive policies and eradicate poverty, particularly for marginalised groups, PWDs inclusive.

Recommendations

Based on the findings, it is recommended to review the institutional framework for the local government empowerment funds to address the barriers that challenge access to the fund by PWDs. Education and awareness should be provided to the community members and PWDs. The community should be educated and made aware that PWDs are human beings who can seize opportunities if afforded those opportunities for their wellbeing and society. They are human beings who can work like any other human beings and earn income to support themselves and their families. Conversely, PWDs should be educated about the existing empowerment initiatives and procedures for acquiring funds. Moreover, awareness should be built to enable them to value themselves (to avoid undermining themselves) and feel themselves as an important part of society who can contribute to their socio-economic development and the national economy.

Practical and Policy Implications

The results attest to numerous challenges constraining access to local government empowerment funds by PWDs. Insofar as these challenges are multi-faceted, interventions should also be multi-faceted. The study highlights the need for more inclusive policies to ensure smooth access to the empowerment funds. In this regard, the government should revisit the institutional frameworks for the fund, do what is needed to revitalise them and make them more appealing and expedient. Such efforts should delve into but not be limited to removing unnecessary bureaucracy in fund access, broadening access to information and education about the fund, strengthening monitoring and accountability mechanisms and removing the barriers to access. For instance, although the Local government Finance Act [CAP 290 R.E. 2019] obliges the authority to set aside funds for the facilitation of loans to PWDs, among others, such obligation does not guarantee access to all who may need the funds as the volume of revenue collection varies from time to time. When collections are not favourable, they will eventually affect the amount set for loans to the target groups, making it difficult for all of them to access. Policy intervention can be made to enhance access by apportioning a fixed sum instead of a percentage of revenue collections. Moreover, the Act mandates that loans be granted to registered groups of individuals, inducing another difficulty, as exemplified in the discussion of findings. Access could have been more streamlined if individuals who qualify and have guarantors were allowed to take the loans. Policymakers should also devise budgetary reforms to ensure sufficient funds for the socio-economic

development of PWDs. By so doing, the national and global governments' efforts to empower the marginalised will bear the expected fruits.

Limitations and areas for further studies

The study was conducted in nine (9) wards of the Rombo district council, posing a methodological limitation of generalising the findings articulated by Yin (2014). Based on the methodological limitation indicated in this study, it is recommended that further research on a similar topic be conducted in other localities as they may unleash context-specific challenges, further extending the frontier of knowledge and the literature on the field.

Acknowledgement

The authors thank all individuals and government officials who participated in this study.

Authors' Contribution

Conceptualisation: Saburi Abdallah Uledi. Literature Review: Saburi Abdallah Uledi, with Clifford J. Ringo, participated in selecting relevant literature. Data Collection and Analysis: Saburi Abdallah Uledi. Development of draft manuscript: Saburi Abdallah Uledi and Zuena Kilugwe. Clifford J. Ringo and Zuena Kilugwe addressed all comments from peer reviewers, proofread the manuscript and revised it for the final accepted version.

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