Financial Capability and Asset Building (FCAB) for Persons with Disabilities in Ghana: the Role of Social Workers

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Abstract
Persons with disabilities (PWDs) are over-represented among the poorest populations in developing countries. They often encounter several challenges in accessing financial services and are financially vulnerable and prone to poverty. Most PWDs in developing countries, such as Ghana, are less likely to have the requisite economic socialisation and education leading to gainful employment, compared to their counterparts without disabilities. This could worsen their economic resilience and adversely impact their daily lives. Pragmatic and robust policy interventions are required to reverse these financial vulnerabilities for PWDs in Ghana. Guided by the financial capability framework, this paper argues that financial capability and asset building (FCAB) interventions are imperative in promoting financial inclusion and literacy for PWDs. In lieu of this, social workers have very critical roles to play, as they often work with financially vulnerable populations like PWDs. Social workers could work as advocates, mobilisers, facilitators and educators in FCAB interventions in the pursuit of breaking the cycle of poverty among PWDs.

Keywords Financial capability and asset building (FCAB) · Persons with disabilities · Social workers · Ghana

Introduction
About one billion persons around the world live with some form of disability (World Bank, 2021), with prevalence rates higher in developing countries (Hanass-Hancock et al., 2017; Perišić & Vidojević, 2015). According to the World Health Organization, almost 80% of persons with disabilities (PWDs) live in developing countries, and an estimated five million of this population live in Ghana (Human Rights Watch, 2017). PWDs are over-represented among the poor because they are more likely to experience unfavourable socio-economic outcomes including “less education, poorer health outcomes, lower levels of employment, and higher poverty rates” (World Bank, 2021, para 1).

This paper highlights the economic vulnerabilities and challenges of PWDs in Ghana and explores ways in which social workers can provide FCAB interventions to address financial vulnerabilities among PWDs in Ghana. As will be explained in subsequent sections of the paper, building the financial capability and improving asset building prospects for PWDs are in alignment with several of the Sustainable Development Goals (SDGs) and the Convention on the Rights of Persons with Disabilities (UN, 2006). Guided by the financial capability framework (Ansong et al., 2020; Sherraden, 2013), this paper argues that FCAB interventions are essential for promoting the financial well-being of PWDs in Ghana. Furthermore, the paper asserts that social workers have a crucial role in contributing to policymaking decisions and interventions relating to financial capability among PWDs to help address the financial challenges that they encounter (Jacobson et al., 2011).

In Ghana, disability is “both a human rights concern and a developmental issue due to its strong links to exclusion, discrimination, and poverty” (Asuman et al., 2021, p. 633). The inclusion of PWDs in all aspects of life in Ghana continues to be challenging, especially due to the negative perceptions and attitudes directed towards them, which are typically rooted in Ghanaian socio-cultural beliefs, traditions
and practices (Howard & Rhule, 2021; Kassah, 2008; Mills, 2018; Naami, 2015). PWDs also continue to encounter several other barriers including inaccessible physical structures, transportation, information and healthcare, as well as inadequate social security, which impede their inclusion and effective participation in mainstream society (Badu et al., 2016; Braun & Naami, 2019; Naami, 2019; Tijm et al., 2011). For women and girls with disabilities, gender and disability interact to create multiple challenges and vulnerabilities that adversely affect their lives (Kassah, 2008; Mitra, 2006; Naami, 2015; WHO, 2011).

The multiple disadvantages encountered by PWDs in Ghana have consequences on their socio-economic and financial well-being. PWDs in Ghana are less likely to have education and employment compared to their counterparts without disabilities (Mills, 2019; Naami, 2015; WHO, 2011). When employed, many PWDs are more likely to work in vulnerable employment that may be seasonal, marginal, menial, low-paying and without job security and/or job-related benefits (Naami, 2015; United Nations, 2018). Several studies have highlighted the high rate of unemployment among PWDs, due to societies’ unpreparedness to invest in them (Kassah, 2008; Naami, 2015; Naami et al., 2012; Naami & Hayashi, 2012). Furthermore, non-comprehensive social protection measures, as well as high disability-related expenses such as related to the cost of assistive devices and specific goods and services, could compound the financial vulnerabilities of PWD (WHO, 2020). In a study by Asuman et al. (2021) in Ghana, they affirm that there are extra costs associated with having a disability which could make households with persons with disabilities more vulnerable to poverty. Using the standard of living approach, Asuman et al. (2021) estimate “the extra cost to households with a person with disability to be 26% of annual household consumption expenditures” and deduce that as a result, “the incidence of poverty increases from 38.5 to 52.9% among households with a person with disability” (p. 633).

Furthermore, although the COVID-19 pandemic affected all members of society in various ways, PWDs were disproportionately impacted due to already existing attitudinal, environmental and institutional barriers (Naami & Mfoafo-M’Carthy, 2020). The COVID-19 response of lockdowns, restrictions in social gatherings and physical distancing measures adversely impacted informal workers in Ghana, of whom PWDs constitute a big part (Naami, 2015; Naami & Mfoafo-M’Carthy, 2020). Persons with disabilities in both the formal and informal sectors were more likely to lose their jobs during the COVID pandemic, which could further worsen their income, savings and their ability to cope financially (Naami & Mfoafo-M’Carthy, 2020). Additionally, while a virtual working environment became the “new normal” during the COVID-19 pandemic, it presented with attendant challenges for the few PWDs who could have been, or were, employed in the formal sector (Naami & Mfoafo-M’Carthy, 2020).

These challenges could result in loss of jobs, job opportunities and, invariably, income, thereby adding to the layers of economic vulnerability for PWDs.

While there are some legislations and policies which directly address disability issues in Ghana, the government of Ghana is yet to develop holistic measures that could adequately address the needs of PWDs. For example, although the Persons with Disability Act (Act 715) was passed in 2006, a legislative instrument has not yet been developed to operationalise the Act. Therefore, the provisions in the Act 715, such as relate to economic rights, lack the legal force which is necessary to ensure societal compliance. Also, Ghana is yet to harmonise the local legislation to align with international laws, specifically, the Convention on the Rights of Persons with Disabilities (CRPD), which Ghana ratified in 2012. Furthermore, despite the existence of the allocation of 3% of the District Assembly Common Fund (DACF) to PWDs in Ghana, challenges in the disbursement of the fund result in PWDs having notable unmet needs (Opoku et al., 2019). Other social protection programs such as the Livelihood Empowerment Against Poverty (LEAP) do not explicitly target PWDs or adequately provide for their unique needs. As a result, families continue to be primarily responsible for supporting their members with disabilities (Agyire-Tettey et al., 2019) although such support is mostly inadequate and cannot be relied upon for a sustainable livelihood (Opoku et al., 2015).

It is worth noting that while some sections of society may acquire financial knowledge and skills due to the opportunities they are exposed to, many vulnerable populations, including most PWDs, do not have such opportunities owing to persistent exclusion from various aspects of society like education and employment. It is therefore imperative for Ghana to adopt and strengthen policies and programs that emphasise financial capability and asset building (FCAB) for PWDs as these would contribute to efforts towards enhancing the economic and financial lives of PWDs. The Agenda 2030 for sustainable development recognises that eliminating extreme poverty remains the greatest challenge across the globe and that efforts being made should ensure that vulnerable groups such as PWDs are not left behind (United Nations, 2018). Hinging on FCAB as a crucial and necessary tool, this paper expounds on how utilising its logic could greatly impact PWDs in Ghana.

Financial Capability and Asset Building and Its Relevance for PWDs

Financial Capability

FCAB generally involves helping people to acquire knowledge and skills required to make sound financial decisions
for themselves, their families and communities as a whole (Scanlon & Sanders, 2017; Sherraden et al., 2015). According to Sherraden (2017), “financial capability combines the ability to act with the opportunity to act in ways that contribute to financial functioning” (p. 1). This also means that financial capability goes beyond an individual’s knowledge, skills and financial ability to include access to opportunities (Sherraden et al., 2017; Sherraden, 2013). Thus, the combination of the individual’s ability to act and opportunity to act make financial capability both an individual and a structural idea (Johnson & Sherraden, 2007; Birkenmaier et al., 2013), where an enabling environment with supportive institutions can also act on behalf of individuals to achieve financial well-being.

The above is also supported by Nussbaum (2011) in his assertion that ability and opportunity are interactive. Internal capabilities (individual factors) often interact with economic, social, familial and political environment (institutional factors) to promote improved financial well-being and life chances (Birkenmaier et al., 2013). This clearly implies that in the absence of enabling or favourable environmental conditions, skills and knowledge alone are insufficient to promote financial capability (Sherraden & Huang, 2019).

Financial capability focuses on both financial literacy and financial inclusion (Chowa et al., 2014) which are necessary to promote the financial stability, well-being and development of people. At the individual level, the ability to act is seen in their financial literacy and financial inclusion. Financial literacy has to do with having the skills, habits, knowledge, confidence and self-efficacy in issues related to finances. This is acquired through guidance, education, socialisation and personal experience (Sherraden et al., 2018). Financial inclusion on the other hand covers not only financial access but also the eligibility to benefit from social policies that promote or enhance FCAB. Some of the policies include income support programs, savings and tax benefits (Sherraden et al., 2018). This is where institutions give meaning to the behaviours of people and serve as major conduits for the political, social and economic realities in their lives (Powell & DiMaggio, 1991).

Among others, institutional policies and programs must encourage access to deposit money safely, generating savings and investment, facilitation, easy-to-use financial products and services, information incentives and financial regulations that protect people from scam and promote security (Birkenmaier et al., 2013; Sherraden, 1991). For instance, Ghana’s Disability Fund provides one-off financial support to PWDs to enable them participate in socio-economic activities (Opoku et al., 2019). The digital innovation initiative introduced in Ghana by the German government in partnership with the Bank of Ghana, Ministry of Finance, National Insurance Commission and Ghana Federation of Disability Organizations has been launched to provide innovative digital solutions for the financial inclusion of persons with disabilities (Digital Times Africa, 2022). These are some of the institutional influences that could go a long way to promote the financial well-being of PWDs.

### Asset Building

Assets are defined as the stock of wealth owned by a household. Asset building therefore refers to the increase of financial and tangible assets through long-term strategies (Sherraden, 2011). Liquid assets such as cash and stocks are categorised under financial assets, while tangible assets are those that cannot be easily converted into cash such as jewelry, cars, furniture and homes (Sherraden, 1991; Sherraden et al., 2018). Strategies such as training, skills development, education and community-based programs (Global Disability Summit, 2018) targeted at providing loan facilities, promoting savings, could also increase income growth and asset building for PWDs. The numerous challenges (see introduction) PWDs in Ghana encounter have also contributed to their exclusion from and participation in financial services — one of the major impediments to their financial well-being.

Combining the concepts of financial capability and asset building, the paper draws on Johnson and Sherraden’s (2007) assertion that when people, and in the context of this paper, PWDs in Ghana, are given both the ability and opportunity, they stand a better chance to understand, assess and act in their best financial interest to improve their financial well-being.

### Benefits and Challenges

Promoting and encouraging FCAB for PWDs could be a major breakthrough for liberating PWDs from financial challenges and poverty in Ghana. One of the vital ways to achieving this is to equip them with the practice and understanding of financial habits, increased authority, education on financial management and applying asset building strategies such as reducing expenditures, avoiding predatory lenders and saving to enable them build the strength and ability to acquire assets (Rizzo, 2011). Social workers could collaborate with stakeholders and encourage financial institutions to educate PWDs in this regard. Ghana could model after FCAB policies that have been largely successful in some African countries. For instance, the National Strategy for Financial Inclusion which was implemented between 2016 and 2020 in Malawi saw some level of growth in the participation of financial services for all (Jiya et al., 2021). The effective implementation of a National Strategy for Financial Inclusion in Ghana could go a long way to break the barriers and enable the accessibility to financial services by PWDs.

The creation of national policies urging all financial service providers in Ghana to enhance financial regulations
and restrictions to protect PWDs from scams and exploitation and provide access, information incentives, security and facilitation (Birkenmaier et al., 2013) could build opportunity structure for them. Furthermore, opportunities could be created for PWDs to participate in influencing public financial policies that meet their unique circumstances in Ghana. For instance, collaborating with the National Council on Persons with Disability (NCPD), Ghana Federation of Disability Organizations and social workers also gives them the participatory capabilities as noted by Sen (1999) to influence the direction of public policy.

The above notwithstanding, it is anticipated that there could be challenges in implementing FCAB for PWDs in Ghana. One possible challenge could be the lack of political will towards instituting comprehensive financial interventions for PWDs, which could affect policy formulation, as well as the provision of sufficient budgetary allocation (Jiya et al., 2021). Also, there could be resistance from the financial institutions towards policies that could affect their profit since they mostly operate for profit. Furthermore, the influence of negative social-cultural perceptions about PWDs in Ghana could affect the implementation of FCAB interventions (Jiya et al., 2021). In addition, the financial systems in most sub-Saharan African countries are less developed, which results in the opportunity cost of accumulating financial assets becoming very high (Koomson et al., 2020).

However, these challenges can be mitigated when there are persistent efforts to carry the message about FCAB across to all relevant stakeholders. Political actors, for example, could be persuaded through continuous advocacy and lobbying by social workers and allies to prioritise FCAB interventions for PWDs. It is also important that there is continued public sensitisation to correct negative socio-cultural perceptions about disability in order to promote FCAB interventions. Details of how social workers could be involved in FCAB interventions for PWDs are provided in the latter sections of this paper.

Conceptual Framework

Ansong et al.’s (2020) expanded conceptual model of FCAB is adopted as a guide for this paper. This model was adapted from Sherraden’s (2013) financial capability framework. As seen in Fig. 1, the model broadly

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**Fig. 1** An expanded conceptual model of financial capability and asset building (FCAB). Ansong et al. (2020), adapted from Sherraden (2013)
conceptualises financial well-being to envelop both financial stability and security. This helps in integrating efforts geared towards increasing financial capability and asset building to enhance financial stability and security (Ansong et al., 2020). A unique feature of the model is its linkage of financial well-being to the SDGs. This is highly justifiable given how most developing countries have marshalled their development agenda to align with the SDGs. According to Ansong et al. (2020), this offers the opportunity to promote the financial well-being of all citizens of such countries. Also, the achievement of the highlighted SDGs (no poverty, SDG 1; zero hunger, SDG 2; good health and well-being, SDG 3; quality education, SDG4; gender equality, SDG 5; decent work and economic growth, SDG 8; and reduced inequalities, SDG 10) hinges on promoting the financial well-being of the larger population (World Bank, 2018a; Ansong et al., 2020).

As seen in Fig. 1, financial capability could be achieved for individuals and households when they have the knowledge, skills and confidence (financial literacy) to act in their financial interests. Their ability to act is dependent on the opportunities offered by their environment to appropriately access (financial inclusion) quality and beneficial financial services, products and policies (Ansong et al., 2020; Centre for Financial Inclusion, 2022; Sherraden, 2013). This also implies that financial services and products will be underutilised if individuals have access to financial services or products but lack the knowledge about how to use them (Chowa et al., 2014).

Also, Fig. 1 illustrates how households and individuals could accumulate assets when given the opportunities to generate income through employment, social protection programs and existing assets (Ansong et al., 2020). To this end, the challenges related to financial inclusion and asset building for PWDs, for example, need to be holistically tackled (Ansong et al., 2020). The centrality of institutions in the discourse on financial well-being and the achievement of the SDGs in resource-constrained countries such as Ghana cannot be over-emphasised (Ansong et al., 2020). By distinguishing “between individual (education, employment, and resources) and institutional factors (formal factors, such as policies and regulations, and informal ones such as norms and customs) and how they relate to financial inclusion” (Ansong et al., 2020, p. 4), efforts can be garnered in the right direction to achieve holistic results. Together, the individual and institutional factors combine to promote financial well-being and to create favourable economic, social and developmental outcomes. Achieving FCAB for PWDs in Ghana will promote their overall financial well-being and help to build resilience during unexpected events such as loss of employment, chronic illnesses and pandemics like COVID-19 which was recently experienced globally. Beyond these, community-based programs targeted at providing loan facilities and promoting group and village savings could also increase financial capability for PWDs, their income growth, consumption and asset building.

It is also important to note that apart from the SDGs, most of the articles of the CRPD also resonate with the ideas of FCAB, and examples of these connections are highlighted in Table 1.

As depicted in Table 1, the social issues highlighted can be meaningfully addressed if financial capability and asset building ideas are infused in the interventions developed to address them. Furthermore, these issues are recognised within the targets and indicators of the SDGs and the provisions in the CRPD. This implies that policies that emphasise the development of financial capability for PWDs could strengthen Ghana’s chances of achieving the SDGs and the core value of leaving no one behind, as well as the stipulations in the CRPD.

Improving the financial stability and security of PWDs contributes to the no poverty (SDG 1) initiative pledged by member countries to “Leave No One Behind”. Financial literacy, inclusion and asset building emphasised in FCAB advance the argument of not leaving the socially and financially marginalised populations (United Nations, 2018) such as PWDs behind. This will help in achieving zero hunger (SDG 2) and good health and well-being (SDG 3). Thus, PWDs being financially stable and secured means they can afford basic needs such as food, they can afford and access health care services, lived healthy lives and enhance their well-being. PWDs could also benefit from quality education (SDG 4), gender equality (SDG 5), decent work and economic growth (SDG 8) and reduced inequalities (SDG 10) when financial well-being becomes one of the prioritised

| Social issue                                      | SDGs                  | CRPD          |
|--------------------------------------------------|-----------------------|---------------|
| Vulnerabilities of women and girls with disabilities | Goal: 5 and 10.5      | Article: 6    |
| Accessibility                                    | Goal: 11.2 and 11.7   | Article: 9    |
| Education                                        | Goal: 4.5             | Article: 24   |
| Work and employment                              | Goal: 8.5             | Article: 27   |
| Participation/independent living                  | Goal: 16              | Article: 29 and 30 |
| Adequate standard of living and social protection | Goals: 1.3, 2 and 3   | Article: 29   |

Table 1 Social issues, SDGs and CRPD
sustainable development agendas for every country. A unique characteristic of the SDGS is how interconnected all the seventeen (17) goals are. Achieving one goal leads to the achievement of another goal (Bentzen, 2015). As indicated by Ansong et al. (2020), the other SDGs may be impacted indirectly in the long-term when financial well-being is promoted.

Stakeholders in Ghana need to consciously take a keen interest in promoting the financial inclusion and literacy for PWDs through education, employment and the availability of relevant resources (individual factors). Financial literacy training, in particular, has been found to significantly impact the accumulation of assets, especially financial and durable ones (Koomson et al., 2022). For the women and girls with disabilities who face multiple vulnerabilities and challenges because of the interaction of gender and disability (Kassah, 2008; Mitra, 2006; Naami, 2015), financial literacy and empowerment are essential for them. As noted by Koomson et al. (2021), the significance of financial literacy is increased when combined with women empowerment. This stems from the fact that women play key roles in decision-making with regard to consumption after such training (Koomson et al., 2021). Given the relevance of FCAB in promoting financial stability and security, social workers could actively engage multiple stakeholders at different levels to specifically target PWDs as primary beneficiaries of financial inclusion and literacy. Social workers’ involvement in FCAB interventions could facilitate the inclusion of PWDs and enhance their financial capability, livelihood, self-esteem, dignity and overall well-being (Heymann et al., 2013; Naami et al., 2012). Tax revenue could increase as well as gross domestic product (Morgen & Polack, 2014). The effect could trickle down to their families and the society at large.

In terms of the framework’s relevance to promoting FCAB for PWDs in Ghana, it could be a useful tool in formulating policies, programs, norms and customs (institutional factors) which address the challenges and barriers PWDs encounter in pursuing financial independence. A major means to achieving this is promoting the inclusion of public policy reform and expanding financial capability for PWDs to address persistent and deep inequalities in wealth (Schneider, 2011). Ghana, being a signatory to the SDGs, is also committed to aligning its welfare and developmental policies in ways to achieve the Sustainable Development Goals in partnership with stakeholders (United Nations Communications Group, 2017). Promoting FCAB to achieve financial stability and security for all, especially marginalised groups such as PWDs, has become a necessity, and several stakeholders have roles to play in this regard. The roles of social workers, who constitute one group of key stakeholders in this agenda, are expounded in the ensuing section.

Fig. 2 The role of social workers in financial capability and asset building for persons with disabilities

The Roles of Social Workers in FCAB Interventions for PWDs

Social workers play several crucial roles at various levels (micro, mezzo and macro levels) in society to improve the overall well-being of their clients. Given that they work closely with vulnerable populations, social workers are critical agents in interventions such as FCAB (Dako-Gyeye et al., 2022) which can significantly address the plight of vulnerable populations like PWDs. This section discusses the specific roles social workers could play towards financial capability and asset building (FCAB) for PWDs (see Fig. 2), which is much needed to break the cycle of poverty among PWDs in Ghana.

Micro-level Interventions

Micro-level social work practice focuses mainly on helping individuals, couples, families and smaller groups (Kirst-Ashman & Hull, 2014). For this paper, micro-level intervention targets PWDs, specifically, financial education and financial coaching to build the financial capability PWDs. Under this level, we suggest two interventions: financial education and coaching for PWDs.

Financial Education for Persons with Disabilities

Furthermore, Sherraden et al. (2015) underscored the importance of financial capability training for vulnerable populations, including PWDs. We recommend social work practitioners engage in financial literacy training for PWDs. The training could include information about...
existing financial services and products, which ones could minimise risks and how to access the services, savings and financial management (Sherraden et al., 2016, 2017, 2015). Financial literacy could also be structured along the three major modules suggested by Koomson et al. (2020): setting financial goals, financial management and business finance and business management. Further, given that most PWDs are self-employed, social workers could engage in entrepreneurial skills training for them (Koomson et al., 2021).

### Financial Coaching for Persons with Disabilities

Micro-level social workers also engage in financial coaching to enhance personal financial management and capability for PWDs. Financial coaching mimics coaching as we know. It is defined as “... financial coaching as a process that helps individuals define financial goals, develop plans of action, and implement steps toward their goals” (Collins and O’Rourke 2012, p. 39). Financial coaching is goal-oriented and solution-focused. Financial coaching has been successful among elderly people (Hall et al., 2022). Financial coaching could improve financial management and capability of PWDs.

### Mezzo-level Interventions

At the mezzo-level, interventions focus on problem-solving on behalf of groups and client system. At the level, social workers identify factors that could affect the well-being of multiple clients in organisations or in smaller communities. Mezzo social workers also collaborate other organisations to implement programs and advocate for services or resources (Kirst-Ashman & Hull, 2014). The mezzo-level interventions recommended in this paper include financial capability building for PWDs and collaborating with financial institutions and stakeholders in disability.

### Financial Capability Building for Persons with Disabilities

Following from the challenges PWDs have with respect to securing decent employment and having job security (Lengnick-Hall et al., 2001), as well as the difficulties in accessing funds to expand and/or sustain their small-scale businesses due to lack of collateral security (Halabisky, 2014; Renko et al., 2015), stigma and discrimination (Maziriri & Madinga, 2016; Naami, 2015; Uromi & Mazagwa, 2015; WHO, 2011), it is imperative to target PWDs in FCAB interventions. To have access to funding, we recommend financial capacity building for PWDs by forming self-help groups (SHGs) that will provide micro-finance by and for PWDs. Social workers could support the organisations of persons with disabilities (OPWDs) to form SHGs. SHGs are one method of access to micro-finance services for the most financially vulnerable groups in developing countries (Greaney et al., 2016). Self-help financial groups could improve the financial capability of PWDs because group members could put their resources together and grantee groups handle loan repayment, which is typical of SHGs (Greaney et al., 2016).

Additionally, social workers could partner with religious and traditional leaders to support the OPWDs to develop micro-finance schemes as a revolving fund from which members could take loans with little or no interest and for longer loan cycles. Being the custodians of our land, the traditional authorities have more power in the areas of their jurisdiction and beyond, as well as religious bodies (Agyire-Tettey et al., 2019). Social workers should liaise with financial service providers to provide technical support for this venture. This intervention could provide access to start-up capital to resource the businesses of PWDs.

### Mobilising and Collaborating with Stakeholders in Disability

Social workers’ mobilising role is imperative for FCAB for PWDs. Social workers could team up with stakeholders in disability, religious and traditional leaders to advocate for financial independence for PWDs. For effective and efficient mobilisation, we recommend social workers conduct a stakeholder analysis to determine who their allies and opponents are (Kretzmann & McKnight, 1993; 2005; McKnight, 2003). The outcome of this exercise will determine who could be brought on board and who to persuade to join.

### Collaborating with Stakeholders of Financial Institutions

Social work practitioners could work with financial institutions to ensure that financial services and products are accessible, inclusive and appropriate by gender, age and type of disability (Sherraden et al., 2015). They could also work with the financial sector to develop financial literacy materials and products that are accessible to persons with various types of disabilities. This could enhance the inclusivity of PWDs in the financial sector and increase financial opportunities and asset building for PWDs and their families (Jacobson et al., 2011).

### Macro-level Interventions

Macro-level social work encompasses local, state, national and international communities to address systemic issues. Interventions at the level involves advocacy, policy and research. (Kirst-Ashman & Hull, 2014). We recommend deepening awareness on disability and advocacy as interventions at this level.
Advocacy by Coalition of Stakeholders in Disability

Social workers and stakeholders in disability, religious and traditional leaders could advocate for policies to promote the financial independence of PWDs. Advocacy refers to the act of championing the cause of vulnerable populations to get needed resources or policies that could improve their lives or eliminate policies that discriminate against them (Kirst-Ashman & Hull, 2014). Many PWDs are unemployed or work in vulnerable employment, characterised by seasonal, marginal, menial jobs, jobs that lack social security and job-related benefits and regular and stable income (Naami, 2015; United Nations, 2018). They are also confronted with several diverse forms of barriers, including physical, information and communication as earlier discussed, all of which could negatively affect access to financial services (e.g. bank accounts, ATM services, loans and other facilities).

Advocacy is necessary to make financial services and products available, accessible and inclusive of PWDs. We recommend advocacy for financial inclusion policies to make financial services and products more accessible to PWDs. We argue that social workers could engage more systematically in the policymaking arena. This aligns with the public good element of the financial inclusion theory (Ozili, 2018). A study by Jiya et al. (2021) to investigate financial inclusion for Malawians with disabilities indicates that financial institutions are aware of the Malawian Financial Inclusion Policy and were making efforts at its implementation, slowing though. The authors concluded by recommending financial literacy for PWDs. The policy we are recommending addresses issues relating to opening and maintaining bank accounts and minimum balances for PWDs, as well as interest rates on loans (Sherraden et al., 2017). Advocacy efforts could also target employment policies for PWDs (Jiya et al., 2021) and adequate social security benefits to lessen the burden on PWDs who are unemployed and underemployed. Specific attention should be given to women and children with disabilities because they are more vulnerable.

Deepen Awareness of Disability Issues

Given that the main source of exclusion of PWDs in society is altitudinal barriers, which is in tandem with the World Health Organization’s (2011), emphasises on the importance of attitudinal change in eliminating marginalisation and discrimination against PWDs. We, therefore, recommend that social workers engage in public sensitisation to correct negative socio-cultural perceptions about disability, resultant attitudes towards individuals with disabilities in Ghana and attendant consequences. They could also create more awareness about the basic rights of persons with disabilities as enshrined in both local and international policy frameworks such as the Persons with Disability Act (Act 715) and the CRPD.

Conclusion

This paper has established the financial vulnerabilities that PWDs face in society and the roles social workers could play to promote FCAB among PWDs. Social workers often work with financially vulnerable populations like PWDs who encounter enormous barriers to being financially included. FCAB interventions undeniably have immense prospects for improving the socio-economic lives of PWDs. Considering that several barriers, especially poverty, adversely impact the full and effective participation of PWDs, pragmatic and robust policy interventions are required to reverse the financial vulnerabilities that PWDs experience. Through the lens of the financial capability framework, the paper has highlighted the importance of FCAB and how it could help PWDs build their financial capacity and increase their opportunities for asset building. Consequently, FCAB for PWDs could help break the cycle of poverty among PWDs and change the narrative of being the poorest among the poor.

Declarations

Conflict of Interest The authors declare no competing interests.

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