

# EFFECTIVENESS OF FUND ACCESSIBILITY OF NATIONAL DEVELOPMENT FUND FOR PERSONS WITH DISABILITIES ON RAISING LIVING STANDARDS OF PERSONS WITH DISABILITIES IN KENYA

<sup>1</sup>Simeon Nyandemo Kaburi, <sup>2</sup>Dr. Florence Membwa, <sup>3</sup>Prof Willy Muturi,

<sup>1</sup>PhD, Business Administration (Finance), Jomo Kenyatta University of Agriculture and Technology-Kenya

<sup>2</sup>Dean, School of Business Science, Jomo Kenyatta University of Agriculture and Technology-Kenya

<sup>3</sup>PhD, Lecturer, School of Business, Jomo Kenyatta University of Agriculture and Technology-Kenya

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**Abstract:** The National Council for Persons with Disabilities was set up in December 2004 following the enactment of The Persons with Disabilities Act (PWD) Bill 2003. Part 5 of the People with Disabilities Act, 2003 established the National Development Fund for Persons with Disabilities to provide allowances to persons with severe disabilities or aged persons with disabilities or single parents with children with disabilities and who cannot seek employment. The Overall objective of the program was to enhance the capacities of the caregivers through cash transfers thereby improving the livelihoods of persons with severe disabilities. The purpose of the study was to investigate the effectiveness of accessibility of the national development fund for persons with disabilities on the standard of living of the disabled in Kenya. This study was based on Resource Based Theory. Explanatory research design was used in this study. The 6 national officers who are representatives of the various categories of disabilities, and 14689 persons with severe disabilities in Kenya who were beneficiaries of the National Development Fund for Persons with Disabilities were targeted. Purposive sampling method was used to select the sample. Questionnaires and document checklist were the data collection instruments. To establish reliability of research instruments the Cronbach's coefficient alpha model was used and its figure stood at 0.714 showing high reliability. To establish content Validity of the instruments, pilot test was conducted using the instruments to verify their validity. Data was analyzed using descriptive and inferential statistics and thus regression and correlation were captured. The Social Package for Statistical science (SPSS) software aided in data analysis. The results show that inaccessibility of the NDFPWD on standard of living of PWD in Kenya ( $\beta=.213$ ,  $t=3.987$ ,  $p<0.002$ ) had a significantly negative influence on the standard of living of persons living with disability in Kenya. The study therefore recommends that: National Development Fund management should create awareness through workshops, road shows, promotions and newsletters. National Development Fund management should ensure that all corruption loopholes are sealed to ensure no monies meant for the disabled are embezzled. National Development Fund management should have branches everywhere in the country to improve on access. Such access should be attainable and achievable by offering access timelines to ensure the disabled get their due.

**Keywords:** Effective Accessibility of funds Effectiveness, Living Standards, Disabled Persons.

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## 1. INTRODUCTION

Under the People with Disabilities Act, 2003, "disability" means "physical, sensory, mental or other impairments, including any visual, hearing, learning or physical incapability, which impacts adversely on social, economic or environmental participation."

The report on the State of disabled people's rights in Kenya - (2007) further observes that the People with disabilities Act and as in the laws of Kenya is discriminatory to persons with disabilities in certain cases.

Over the last two decades, and arising from a combination of factors and pressures, the government has increased the role of funding to initiate, implement, manage and finance community development projects and improve the living standards of people (Makhanu, 2008). The National Development Fund for Persons with Disabilities was specifically set up to try and raise the standard of living of the disabled persons (Gikonyo, 2008).

Most persons with disabilities depend on their families for social, financial, material and psychological support. Therefore, under the current situation persons with disabilities are more likely to have less access to resources than other members of the family (UNDP, 2007; UNESCO, 2005).

Nyamori (2009) however argues that while, this new mantra of locating responsibility for planning and allocation of resources for community development at local level is encouraging, there are critical issues that need to be addressed for government funding like the disability fund to provide a unique, strategic and much needed solution to the social, economic, cultural, environmental and other factors at the root of present inequality and extreme poverty.

There are indications that the National Development Fund for Persons with Disabilities is helping provide services to the disabled community that for many years did not benefit substantially from government services (Nyamori, 2009; Metts, 2009; Rioux, 2008). In particular, they have in the past experienced serious problems accessing basic services that are now made available through the fund. Nevertheless, there are increasing concerns about the utilization of National Development Fund for Persons with Disabilities which suggest that the funds are not being utilized optimally to help improve their standard of living (Gikonyo, 2008).

## **2. STATEMENT OF THE PROBLEM**

Concern for persons with disabilities was expressed in the establishment of the mechanisms and the development of programs suitable for dealing with disability issues (Rioux, 2009). Persons with disabilities are entitled to all the fundamental human rights upheld by the charter and other human rights instruments. This includes the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control (UNESCO, 2005). This type of fund has not attracted much research on the effectiveness of fund accessibility of national development fund for persons with disabilities on raising living standards of persons with disabilities in Kenya this is evidenced by studies done on the efficacy and effectiveness of other decentralized funds like Constituency Development Fund and LATF on social economic progress. It can be noted further that, in addition to advancing the welfare of the people through community projects, the fund has a salutary effect on participation which is itself pivotal to empowerment of the disabled. In developing countries the fund for the disabled has changed the livelihood of people with disabilities (Buckmaster & Klapdor (2010). However, the scenario in Kenya may be different despite the presence of the fund. This study therefore sought to establish the effectiveness of fund accessibility of national development fund for persons with disabilities on raising living standards of persons with disabilities in Kenya.

## **3. LITERATURE REVIEW**

### **3.1 Resource Based Theory:**

The origins of Resource Based View can be traced back to earlier research. Retrospectively, elements can be found in works by Penrose (1959), where emphasis is put on the importance of resources and its implications for firm performance Conner, (1991). This paradigm shift from the narrow neoclassical focus to a broader rationale, and the coming closer of different academic fields (industrial organization economics and organizational economics being most prominent) was a particular important contribution (Conner, 1991, Mahoney and Pandian, 1992).

A Resource Based View of a firm explains its ability to deliver sustainable competitive advantage when resources are managed such that their outcomes cannot be imitated by competitors, which ultimately creates a competitive barrier (Mahoney and Pandian 1992 cited by Hooley and Greenley 2005, p. 96, Smith and Rupp 2002). Resource Based View explains that a firm's sustainable competitive advantage is reached by virtue of unique resources being rare, valuable, inimitable, non-tradable, and non-substitutable, as well as firm-specific (Barney 1999 cited by Finney et al. 2004, Makadok 2001). These authors write about the fact that a firm may reach a sustainable competitive advantage through unique resources which it holds, and these resources cannot be easily bought, transferred, or copied, and simultaneously, they add value to a firm while being rare. It also highlights the fact that not all resources of a firm may contribute to a

firm's sustainable competitive advantage. Varying performance between firms is a result of heterogeneity of assets (Lopez 2005 Helfat and Peteraf 2003) and Resource Based View is focused on the factors that cause these differences to prevail (Grant 1991, Mahoney and Pandian 1992 cited by Lopez 2005).

Resources are the inputs or the factors available to a company which helps to perform its operations or carry out its activities (Black and Boal 1996, Grant 1995 cited by Ordaz et al.2003.). Also, these authors state that resources, if considered as isolated factors do not result in productivity; hence, coordination of resources is important. The ways a firm can create a barrier to imitation are known as "isolating mechanisms", and are reflected in the aspects of corporate culture, managerial capabilities, information asymmetries and property rights (Hooley and Greenlay 2005, Winter 2003.). Further, they mention that except for legislative restrictions created through property rights, the other three aspects are direct or indirect results of managerial practices.

Based on the empirical writings stated above, Resource Based View provides the understanding that certain unique existing resources will result in superior performance and ultimately build a competitive advantage. Sustainability of such an advantage will be determined by the ability of competitors to imitate such resources. However, the existing resources of a firm may not be adequate to facilitate the future market requirement, due to volatility of the contemporary markets. There is a vital need to modify and develop resources in order to encounter the future market competition. An organization should exploit existing business opportunities using the present resources while generating and developing a new set of resources to sustain its competitiveness in the future market environments; hence, an organization should be engaged in resource management and resource development (Chaharbaghi and Lynch 1999, Song et al., 2002). Their writings explain that in order to sustain the competitive advantage, it is crucial to develop resources that will strengthen the firm's ability to continue the superior performance. Any industry or market reflects high uncertainty and, in order to survive and stay ahead of competition, new resources become highly necessary. Morgan (2000 cited by Finney et al. 2005) agrees, stating that the need to update resources is a major management task since all business environments reflect highly unpredictable market and environmental conditions. The existing winning edge needed to be developed since various market dynamics may make existing value-creating resources obsolete.

As regards the present study, the choices on how to use resources for disabled persons will have an effect on the standard of living of people of a particular area. Since the fund is financed by the government it therefore becomes necessary to research on the factors that may affect the effectiveness of the fund on the standard of living of the disabled in Kenya. This therefore makes this theory relevant for this study.

### **3.2 Standard of Living:**

Rioux (2009) defined Standard of Living as the quality and quantity of goods and services available to people. Bennett (1937) defines problems associated with measuring a standard of living: "Standard of living is a complex and elusive concept. It is perhaps most vague, and certainly most difficult for the statistician to deal with, when regarded as the per capita quantum of human satisfactions or enjoyments." The author further suggests that absolute measures of standard of living are inadequate and one therefore must measure in relative terms. For example, Bennett's study compared differences in standard of living between six different countries.

Davis (2005) argues that one of the public sector's most important objectives is to raise the standard of living. However, Bernard(2008) warns that administrative decision making should not be made solely on the basis of such standard of living measures as the measure of standard of living is more of an art than a science. Despite the difficulties in measuring standard of living, including the lack of a universally accepted model, standard of living has been a popular topic for economic research. Much of the literature on the topic measures standard of living in terms of consumption. Williams and Zimmerman (2008) define standard of living as, "an ideal or norm of consumption which may be described in terms of goods and services of a specific quantity and quality." Konus (2009) gives a similar but more specific definition of standard of living: "the monetary value of those consumers' goods which are in fact consumed in a course of certain period of time by an average family belonging to a given stratum of a population."

On the other hand, Blackorby and Russell (2008) describe a relationship between standard of living and cost of living. They argue that the cost of living has a direct relationship to the standard of living. They define the cost of living index as "the ratio of costs of realizing a particular indifference surface or level of real income at different prices"

A brief definition of various ways to measure standard of living are presented in table 1.

**Table 1: Standard of Living Measures**

Author	Standard of Living Measure	Range
Bennett (2007)	Based on 14 measures broken down into three categories: Professional services, transportation and communication, and luxury food consumption.	National
Ogburn (2001)	Four measures: productivity cost of living, population density, and technological development.	National
Pope (2003)	Two measures: mortality age and height changes as a proxy for nutrition.	National (Over Centuries)
Grave and Jenkins (2002)	Three measures: education, income, and productivity.	National

### 3.3 Effective Accessibility of NDFPWD Funds:

In the world's affluent countries, segregated institutional systems have evolved over time, initially to care for people with disabilities, then to rehabilitate and educate them. In due course, these systems have raised the functional capabilities of people with disabilities to levels where significant numbers have become capable of mainstream social and economic participation (Mont, 2009).

However, the compartmentalization of disabled people in segregated institutional systems, together with the limited expectations on which these systems are based, have worked against the social and economic inclusion of people with disabilities by perpetuating their isolation and reinforcing longstanding negative stereotypes that to this day significantly impair their ability to make social and economic contributions (Mont, 2009; Percy, 2009).

Rioux (2009) in a descriptive survey using regression results in a study done in Australia argued that these types of expensive disability systems have tended to be beyond the reach of developing countries because of their limited resources for social programs. As a result, most people with disabilities in developing countries have tended to either die, care for themselves, or be cared for by their families and friends. A select few have become clients of charity-based versions of the expensive, segregated institutions developed in the economically advantaged countries but, due to the limited resources typically available through such charities, none have ever achieved the coverage required to have a significant impact.

Despite these institutional disadvantages, technological change is continuously in the process of improving the socioeconomic circumstances and potentials of people with disabilities (ILO, 2010; Alvarez, 2010). Advances in medicine, rehabilitation and assistive technology work together to increase their functional capabilities, while mainstream technological advances steadily reduce the levels of functionality required for social and economic participation. All of these processes have contributed to the emergence of a large and increasingly empowered disability community, ever more capable of advocating for increased access to social and economic opportunities (Mett, 2009).

Nations and international organizations are now attempting to develop policies and strategies compatible with this commitment. Unfortunately, as Rioux (2008) notes, this process is taking place within the context of a long history of negative stereotypes about people with disabilities and limited expectations about their capabilities, resulting in a global disability environment characterized by self-reinforcing combinations of social and economic discrimination; inaccessible built environments; and expensive, socially isolating, and often counterproductive disability policies and institutions.

Despite the emergence of new policies and strategies to increase social and economic access for disabled people, the above factors, together with meager information, inadequate data and limited coordination of disability policies, strategies and activities, continue to result in a thin and ineffective global system of disjointed and often contradictory approaches to disability (UNDP, 2007; Alvarez, 2010). In developing countries, these problems are exacerbated by resource scarcity, resulting in disability systems too small and ineffective to seriously impact the lives of most people with disabilities (Alvarez, 2010).

The roots of the global commitment to equalizing social and economic opportunities for disabled people are both humanitarian and economic. From a humanitarian perspective, it is intended to secure for people with disabilities what are generally agreed to be their basic human rights. From an economic perspective, it is expected to increase the human capital of disabled people, and thus enable them to reduce their dependence on income transfers and other forms of public support (Rioux, 2008; Percy, 2009). This economic expectation embodies an appreciation of the fact that disability is a development issue.

For disability to begin to be addressed as the development issue that it is, research is now required to determine the most cost-effective ways to overcome the above obstacles and develop disability policies and strategies that increase the economic contributions of disabled people, reduce their marginalization and, in so doing, improve their standard of living (Alvarez, 2010; UNDP, 2007). Such research will require a much better understanding of the disability experience than we have today, particularly those aspects of the disability experience that affect functionality and social and economic access (Metts, 2009).

RAM Consultancy (2005) in a descriptive survey using regression results in a study done in South Africa identified the following difficulties which are faced by firms in accessing finance:

- i. Lengthy and tedious loan processing (in some banks, the process from approval to drawdown could take several months)
- ii. Stringent documentation requirements
- iii. Complicated procedures in applying for loans, including from government schemes (many SME entrepreneurs are not formally educated nor have the resources to help them with bank procedures)
- iii. Inability (knowledge and financial means) to prepare required business plan
- iv. Lack of knowledge about available financial assistance schemes for SME (this could be due to lack of publicity by the promoters)

#### **4. RESEARCH METHODOLOGY**

Explanatory research design was used in this study. According to Cooper and Schindler, (2000) explanatory research focuses on why questions. In answering the 'why' questions, the study was involved in developing causal explanations. Causal explanations argue that phenomenon Y (that is, Standard of living) is affected by factor X (that is, funds for the disabled). This design was chosen because it applied closely to the research objectives of this study.

A research target population is generally the entire collection of individuals or objects that is the main focus of a scientific query. For this study, the target population was 14695 respondents that is, 6 national officers representing various categories of disabilities and 14689 persons with severe disabilities who are beneficiaries of the National Development Fund for Persons with Disabilities.

The sample size for the study was calculated according to the formula recommended by Yamane, (1967), which is as below;

$$n = \frac{N}{1+Ne^2}$$

Where,

n is size of sample

N is population of sample

e<sup>2</sup> is probability of error

Therefore the sample size for this study is:

$$n = \frac{6}{1+6(0.05)^2}$$

n = 6 national officers representing various categories

$$n = \frac{14689}{1+1469(0.05)^2}$$

n = 389 disabled persons who have received funding



Purposive sampling technique was used to select the 6 National officers representing various categories of disabilities. Simple random sampling technique was used to select the 389 disabled persons funded by the National development fund for the disabled. Total sample size for the study therefore was 395 respondents.

#### 4.1 Data Collection Instruments:

The study employed questionnaires and document checklist as data collection instruments. The researcher used a five-point likert scale questionnaires to collect the data from the beneficiaries, non-beneficiaries and DGSDO. Questionnaire is a research tool that gathers data over a large sample (Kombo, 2006). The questionnaire is the most appropriate research tool as it allows the researcher to collect information from a large sample with diverse background; the findings remain confidential, save time and since they are presented in paper format there is no opportunity for bias.

Document checklist was used to scrutinize form issued to beneficiaries which they use to record how much of the disabled funds were received and further shows how these funds were used and managed and to which projects. The beneficiaries of the Fund must report to the Fund once per quarter.

#### 4.2 Reliability of the Instruments:

Reliability refers to the level to which the measuring instruments provides consistent results (Kothari, 2004). To establish reliability of research instruments the Cronbach's coefficient alpha model was used. Any figure at 0.70 or higher was considered reliable. The higher the number of items in the instrument, the higher the chances of obtaining a consistent estimate of the reliability of the data (Kothari, 2004). The formula used was the standard alpha coefficient formula.

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N-1) \cdot \bar{c}}$$

Where N is equal to the number of items, c-bar is the average inter-item covariance among the items and v-bar equals the average variance.

#### 4.3 Data Analysis:

The data was logged in; then the data was checked for accuracy to clarify any problems or errors. There are several questions the researcher asked as part of this initial data screening: Are the responses legible/readable? Are all important questions answered? Are the responses complete? And is all relevant contextual information included (e.g., data, time, place, researcher. Then the data was entered into the computer, transforming the data and developing and documenting a database structure that integrates the various measures. SPSS software was helpful here.

Quantitative data was analyzed using descriptive statistics in form of percentages, frequencies and means. Data analyzed descriptively was presented in tables because they are visual and gives a systematic record of analysis in an easy to understand format. The Social Package for Statistical science (SPSS) software aided in data analysis. Both correlation and Regression analysis was used to test the relationship between the independent variables and the dependent variable.

Regression Model used is;

$$SL = \beta_0 + \beta_1 (AD) + e$$

Where the variables are defined as:

SL- Standard of Living

AF- Awareness of Fund

e- Error term

## 5. RESULTS AND DISCUSSION

### 5.1 Accessibility of the Fund:

The fourth objective sought to determine the effect of accessibility of the NDFPWD on the standard of living of PWD in Kenya. The results are seen in table

Table shows that the entire variable means are above 3.0 showing the all the responses were significant. Having no knowledge about available financial aid schemes through the disability funds was significant has it had the highest mean of (M=4.31; SD .816) which is an indication that the disabled had the challenge of lack of access due to lack of available knowledge on finances. This is agreed to in literature. In the world's affluent countries, segregated institutional systems have evolved over time, initially to care for people with disabilities, then to rehabilitate and educate them. In due course,

these systems have raised the functional capabilities of people with disabilities to levels where significant numbers have become capable of mainstream social and economic participation (Mont, 2009).

However, the compartmentalization of disabled people in segregated institutional systems, together with the limited expectations on which these systems are based, have worked against the social and economic inclusion of people with disabilities by perpetuating their isolation and reinforcing longstanding negative stereotypes that to this day significantly impair their ability to make social and economic contributions (Mont, 2009; Percy, 2009).

The skewness results show that the values are greater than 0 implying that they have a right skewed distribution whereby most values are concentrated on left of the mean, with extreme values to the right. While the Kurtosis results show both negative and less than 3 which indicates a Platykurtic distribution, where the values are flatter than a normal distribution with a wider peak. The probability for extreme values is less than for a normal distribution, and the values are wider spread around the mean.

**Table 2: Descriptive Statistics for Accessibility Variables**

	Mean	Std. Deviation	Skewness	Kurtosis	Analysis N
There is too much paper work before one accesses the fund	4.36	.969	.453	-.654	322
There are a lot of steps and procedures before one gets the funds	4.38	1.009	.324	-.786	322
Many disabled persons eligible for the fund have been left out	3.69	1.582	.524	-.666	322
There is a negative stereotype that disabled persons cannot make social and economic contributions	4.04	1.190	.432	-.236	322
I have no knowledge about available financial aid schemes through the disability funds	4.31	.816	.508	-.809	322

From Table it is clear that those who had access to the funds used more on rent than those who did not. This implies that accessibility was important to the disable persons for consequent improvement of the standard of living. Again, in the world's affluent countries, segregated institutional systems have evolved over time, initially to care for people with disabilities, then to rehabilitate and educate them. In due course, these systems have raised the functional capabilities of people with disabilities to levels where significant numbers have become capable of mainstream social and economic participation (Mont, 2009).

**Table 3: Accessibility\* Rent Expense**

		RENT EXPENSE				Total
		<1000	1000-5000	ABOVE 5001	N/A- OWN HOUSE	
Accessibility	Yes	52	100	48	38	238
	No	37	39	0	0	80
Total		89	139	48	38	318

From Table it is clear that those who had access to the funds used more on health than those who did not. This implies that accessibility was important to the disable persons for consequent improvement of the standard of living. Accessibility must be tied to Education and health expense as a necessary measurement to standard of living (Monty, 2009).

**Table 4: Accessibility\* Health Expense**

		HEALTH EXPENSE				Total
		<1000	1000-5000	ABOVE 5001		
Accessibility	Yes	72	82	55		209
	No	36	0	37		73
Total		108	82	92		282

From Table it is clear that those who had access to the funds used more on education than those who did not. This implies that accessibility was important to the disable persons for consequent improvement of the standard of living.

This result has of course been attested to in literature with no dissenting voice. Also, Accessibility must be tied to Education and health expense as a necessary measurement to standard of living (Monty, 2009).

**Table 5: Accessibility\* Education Expense**

		EDUCATION EXPENSE				
		<1000	1000-5000	ABOVE 5001	N/A- NO CHILD IN SCHOOL	Total
Accessibility	Yes	39	44	69	52	204
	No	35	0	36	34	105
Total		74	44	105	91	309

## 6. SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

### 6.1 Summary:

#### 6.1.1 Effective Accessibility of the NDFPWD and Standard of Living of PWD:

The hypothesis was that there is no significant effect of accessibility of the NDFPWD on standard of living of PWD in Kenya. It had a correlation of ( $r=0.710$ ,  $p<0.01$ ). Amount and frequency of disbursement with sig of .000 had a strong significance to standard of living with regressed values being ( $\beta=.213$ ,  $t=3.987$ ,  $p<0.002$ ) and was thus statistically significant.

### 6.2 Conclusion:

#### 6.2.1 Effective Accessibility of the NDFPWD and Standard of Living of PWD:

The fourth hypothesis was that there is no significant effect of accessibility of the NDFPWD on standard of living of PWD in Kenya. It had a correlation of ( $r=0.710$ ,  $p<0.01$ ). Amount and frequency of disbursement with sig of .000 had a strong significance to standard of living with regressed values being ( $\beta=.213$ ,  $t=3.987$ ,  $p<0.002$ ) and was thus statistically significant.

### 6.3 Recommendations and Implications:

Based on the objective on accessibility, all the variable means were above 3.0 showing the all the responses were significant. Having no knowledge about available financial aid schemes through the disability funds was significant has it had the highest mean of ( $M=4.31$ ;  $SD .816$ ) which is an indication that the disabled had the challenge of lack of access due to lack of available knowledge on finances. This is agreed to in literature. In the world's affluent countries, segregated institutional systems have evolved over time, initially to care for people with disabilities, then to rehabilitate and educate them. In due course, these systems have raised the functional capabilities of people with disabilities to levels where significant numbers have become capable of mainstream social and economic participation (Mont, 2009). It can therefore be concluded that lack of access had a negative influence on standard of living of the disabled in Kenya.

### 6.4 Recommendations for further research:

This study proposes that further research be done in the areas:

National Development Fund management should have branches everywhere in the country to improve on access. Such access should be attainable and achievable by offering access timelines to ensure the disable get their due.

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