

Factors Affecting Service Delivery in Semi-Arid Sub Counties in Kenya: A Case of Mbeere North Sub-County

¹DANIEL IRERI NGARI MWATHI, ²DR. A. KAGIRI

Abstract: The aim of this study was explore the factors influencing the service delivery within Semi-Arid areas of devolved units in Kenya, a case study of Mbeere North Sub-County. The objectives guiding the study include: to establish the extent to the level accountability of county leaders affects service delivery, to establish how financial decentralization affects service delivery, to determine how public participation in decision making affects service delivery; and to examine how staff empowerment affect service delivery in devolved governments of Kenya. A descriptive survey research design was used. Stratified random sampling method was done in order to select respondents in the three wards within Mbeere North Sub-County. Questionnaires and interviews were used as instruments of data collection, which were validated prior to actual data collection by close consultation with experts. Leaders of neighboring wards were used for pilot testing to determine the instruments reliability. Raw data shall was systematically organized, coded and analyzed through descriptive statistics using Statistical Package of Social Sciences (SPSS), and finally presented using percentages and frequency distribution tables.

Keywords: Devolution, Financial decentralization and Service delivery.

1. INTRODUCTION

Centralized Government systems have been blamed for a long time for hindering efficient delivery of public services in Africa and other developing regions. According to a study by the World Bank (2003), decentralization has both an explicit and implicit motivation of improving service delivery for two reasons: First, these basic services, all of which are the responsibility of the state, are systematically failing and especially failing the poor people and secondly improving service delivery through decentralization is because these services are consumed locally. Decentralization is a process that brings decision making closer to the people, enhances participation and representation of ordinary people at the grassroots in politics, increases accountability and transparency, makes government more responsive to public demands and improves the delivery of services

2. STATEMENT OF THE PROBLEM

Developing countries have increasingly adopted devolution as a remedy to improve governance and service delivery to citizens. One of the key reforms of the 2010 Constitution of Kenya was to transform the way we govern and manage our society. Article 174 and 175 envisions the power of self-governance by the people and their enhanced participation in decision-making.

Devolution has carried with it a lot of hope of good governance as well as better services, moving from top closer to citizens at the counties. However, according to Muriisa (2008), the transferring of resources and responsibilities to county governments has raised issues on the capacity of the county governments to effectively deliver quality services to citizens. A few months after devolution, the public turned to demonstrations in several counties, against the devolved governments claiming of not being consulted in decision making and taxes seen to be excessive as well as not satisfied by services offered. There has been incongruent policy and legal institutional frameworks affecting devolution of power, resources

and functions. Politicization of the implementation through impeaching or threats to impeach Governors, Speakers or Members of the County leadership, as well as erosion of public confidence in the accountability of County Governments in utilization of public funds have been the other threat to devolved units. Politicians in the National Parliament and Senate have been therefore promising to make constitutional changes through Bills that may affect not only devolution but also services offered to the public, (ROK Fiscal Reporting and Financial Management, 2012).

Mbeere North Sub-County recorded low absorption rates in development expenditure of 0.77 per cent in the financial year 2013/2014 and 17.01 percent in the first quarter of financial year 2014/2015, (ROK, 2014). Reports by the Office of the Auditor General (2015), cited high levels of financial mismanagement characterized by inflated costs, improper allocation of supply contracts, irregular payments and lack of supporting documents on payments. As a result of poor financial management, there is low level of budget absorption especially in development expenditure therefore defeating the very purpose for which it was created for enhancing development to the citizens. The management of finances in County Governments is guided by the PFMA, 2012. Counties are therefore required to ensure, openness, accountability, public participation in financial matters, equity in distribution of resources, prudent use of resources, clarity in fiscal reporting and responsible financial management, (ROK, 2012). This research therefore sought to establish empirically those factors that influence service delivery in the devolved units within Semi-Arid counties in Kenya, the focus being limited to Mbeere North Sub- County, Kenya.

Objectives:

1. To establish how leaders' accountability affects service delivery to residents of Mbeere North Sub-County.
2. To determine how decentralization of financial resources affect service delivery to residents of Mbeere North Sub-County.
3. To determine how staff empowerment affects service delivery to residents of Mbeere North Sub-County.
4. To determine how citizen participation affects service delivery to residents of Mbeere North Sub-County.

3. THEORETICAL REVIEW

Decentralization Theory:

This study applied decentralization theory which involves the delegation of powers to lower levels in territorial hierarchy whether the hierarchy is one of the governments with a state or offices with a large scale organization, (Smith, 1985). Decentralization therefore involves creation of smaller territories establishment of political and administrative institutions. Devolution as a form of decentralization implies that the central government gives up certain functions and creates new units of government outside control, (Rondinelli & Cheema (1983). Heywood (2007) further asserts that devolution establishes the best measure of decentralization within the unitary system of government. In terms of economic, devolution framework improves efficiency, (Shepard, 1975), where stakeholders have the opportunity to directly contribute to the policy making process. The ability to enhance inclusive public participation in the governance process exist when devolution system contributes to sustainable development in terms of promoting participatory policy formulation process, and the formulation of policies which are adapted to local needs, (Sharma, 2000). An effective devolved system is expected to increase the incentives and the capacity of the poor to actively participate in the decision-making, to decide and lobby for their interests (Manor, 1999), bringing about their 'empowerment' as well as contributing to pro poor policies, (Christensen & Laegreid, 2001).

Devolution can equally bring about efficiency gains, especially in service delivery, given that the local officials are supposed to have a better knowledge of local needs and preferences, (Hayek in Ostrom *et al.*, 1993). Thus, devolution process requires a participatory process to enhance inclusive policy development to enhance local Economic development. The study was grounded on the theory of resilience that was put forth by Holling, (1973). The theory explains that a system has the ability to absorb disturbance and still retain its basic function and structure. And as humans seek persistence, it connects with implementation of county mandates and development which has the objective of creating and maintaining prosperous social, economic and ecological systems, (Folke *et al.*, 2002). This is in line with the study since persistence shifts policy from those that aspire to control change in systems assumed to be stable to managing the capacity of socio-ecological systems to cope with, adapt to, and shape change. The theory is further supported by utilitarian theory by Bentham and Stuart holds that the proper course of action is one that maximizes utility thus maximizing benefits and reducing suffering/negatives. This is true for implementation of county mandates is sustainable long after their completion.

Devolution refers to “the transfer of legislative, political, administrative and financial authority to plan, make decisions and manage public functions and services from central government to local governments. The primary aim of devolution is empowerment, (Olowu, 2001). On the other hand, according to Paulos (2007), devolution is the most extensive type of decentralization. In addition to this devolution is intended to reduce the gap between government and local population and also to increase control and direction over utilization of resources and ensure effective and efficient service delivery. In terms of effectiveness and efficiency, Ademolekun (1999), stated, that the development performance of local government is more often than not affected by the financial and human resource available to them.” Devolution improves the HRM functions by placing a greater degree of authority and answerability in the hands of managers at the department and regional level. It is a tool, which will ensure that the civil services have the capacity to do the HRM tasks in an effective and efficient way by giving them the power to recruit and select, to promote, to train and to reward accordingly in appropriate manner. Analyzing devolution will help us to understand the administrative, political, fiscal and geographical aspects of decentralization. Hence, this study views decentralization as devolution or the transfer of decision-making power and authority from the centre to local entities, which have officially demarcated geographic and functional realm.

The Role Theory:

When faced with any situation, people have to enact a role in order to manage the situation. Chell (1985) called this “the situation-act model”. This model indicates that, the person must act within situations. Those situations are role governed. How a person behaves is often prescribed by those socially acquired roles. The person thus adopts a situation role in order to perform effectively within the situation. At work, the term role according to Michael (2001), describes the part to be played by individuals in fulfilling their requirements. Role therefore indicates the specific forms of behavior required to carry out a particular task or group of tasks contained in a position or job. Work role primarily define the requirements in terms of the way tasks are carried out rather than the tasks themselves. Therefore, a distinction exists between the job description and role profile, which is more concerned with the behavioral aspects of the work and the outcomes the individual in the role is expected to achieve.

The concept of a role emphasizes the fact that people at work are, in a sense, always acting a part; they are not simply reciting the lines but interpreting them in terms of their own perception of how they should behave in relation to the context in which they work, especially with regard to their interactions with other people that may be affected by their performance. The role individuals occupy at work and elsewhere therefore exist in relation to other people in their role set. These people (made up of the directors, management and the society) have expectations about the individual’s role and if they live up to these expectations they will have successfully performed the role, (Michael, 2001). Performance of a role is a product of the situation individuals are in (the organizational context and the direction or influence exercised from above or elsewhere in the organization) and their own skills, competence attitude and personally. Situational factors are important, but the role individuals perform can both shape and reflect their personalities and values.

Involvement Theory:

This theory is based on the idea that involvement and participation will contribute to a sense of responsibility and ownership and hence organizational commitment and loyalty, (Baker, 2002). Effective organizations empower their people, build their organizations around teams, and develop human capability at all levels, (Becker, 1964; Lawler, 1996; & Likert, 1961). Executives, managers and employees are committed to their work and feel that they own a piece of the organization. This theory therefore requires that the county government officials to be involved in the execution of county government affairs in order to enhance their service delivery.

Accountability Theory:

Accountability theory suggests that decentralization is also argued to promote accountability and reduce corruption in the government, (Ostrom, Schroeder & Wynne 1993). Since sub-national Governments are closer to the people, citizens are considered to be more aware of sub- National Governments’ actions than they are of actions of the Central Government. Also, the resulting competition between sub-national providers of public goods is seen to impose discipline on Sub-National Governments, as citizens averse to corruption may exit to alternative jurisdiction or providers. Corruption represents a breakdown of cooperative behaviour, in which the few collude to the detriment of all. Devolving functions to smaller units that are closer to the population should, in theory, increase consensus and legitimacy concerning the choice of public services. This, in turn, can be expected to foster cooperation, vigilance, as well as acceptance of and adherence

to rules of public sector integrity. This would be especially true where the financing of public services is devolved via the assignment of tax instruments or the collection of user fees. In plural or socially fractionalized nations, the question then arises whether jurisdictions can be so designed so as to maximize social (e.g. ethno-linguistic) homogeneity and social capital, and therefore the propensity to cooperate at the local level, (Meagher, 1999). This theory therefore requires that the county government officials to be accountable to in every aspect while executing the implementation of county government projects so that the real benefits are achieved by the residents.

Conceptual Framework:

This study is guided by the following conceptual framework, which is used to explain the interrelationship between variables. A conceptual framework is a scheme of variables a researcher operationalizes in order to achieve the set objectives, (Mugenda & Mugenda, 2003).

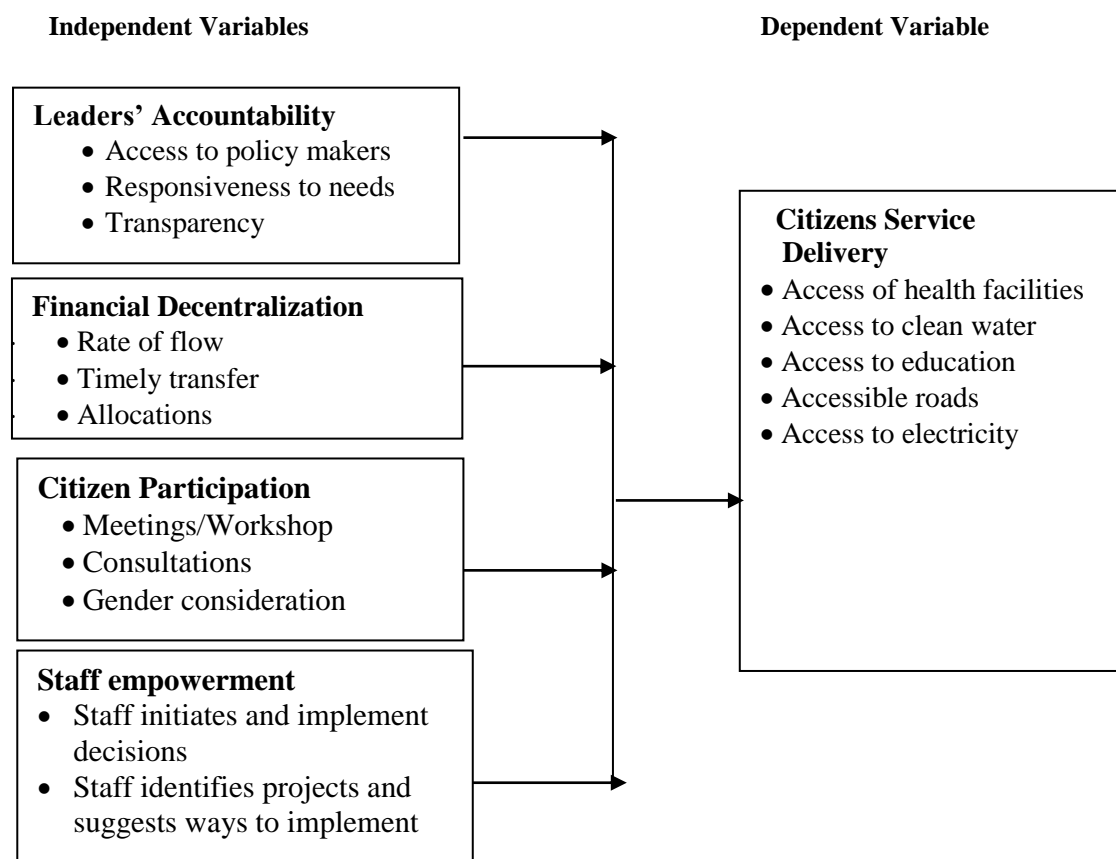


Figure 3.1: Conceptual Frame work

Critique of Existing Literature:

Critics argue that a centralized system of government suffers informational disadvantages that negatively impact its capacity to provide an effective and balanced distribution of services, (Barret *et al*, 2007). This occurs predominantly where the distribution of resource endowments within nations is heterogeneous. Additionally, where the needs, constraints and aspirations vary across communities the central government is limited in its knowledge on the specific intricacies of each region. The concept of rural development is grounded on the foregoing logic. Barkan and Chege (2009), argue that rural development proceeds most rapidly where there exists a process of consultation and bargaining between the rural groups and the state. In such a process the macro-policy objectives of the state and the self-defined needs of rural residents are adjusted to each other.

Research gaps:

Literature review focused on the experiences of other countries under decentralization especially those in Africa, Asia and Latin America as third world countries, to establish whether they had success or failure especially on the factors under study. The literature reviewed is intended to help in identifying gaps in knowledge. In his study, Obwona (2000), on Fiscal

decentralization in Uganda found that Financial and institutional constraints had adversely affected the ability of the sub national governments to adequately deliver services of sufficient quality, and thus a study is necessary to determine the Influence of financial decentralization to counties on service delivery. In another study, Crook and Sverrisson (2001), on Devolution effects in two districts in Ghana found that 70% of respondents felt the elected assembly did not respond to their needs hence need to Assessment of levels of accountability and responsiveness by county government. Also Oyugi (2009), in his study on Performance of LATF in Kenya found that Challenges included inadequate and inefficient oversight from central government as well as from the beneficiaries of the services they provided as locals were not involved in LASDAP preparation hence there is need to determine Influence of locals' participation in decision making on county service delivery.

4. RESEARCH METHODOLOGY

The research design used in this study was descriptive research design. The target population of study consisted of 142 members in categories of; opinion leaders from Mbeere North Sub-County, Executive employees of Mbeere North Sub-County Government, and MCAs, both elected and appointed from the 3 wards of Mbeere North Sub-County. The sample size of this study consisted of 30 respondents using stratified random sampling technique. The researcher used questionnaires as the research instrument to gather the relevant information needed related to the study.

Model:

A logistic regression technique was employed to examine the factors influencing the adoption of mobile banking. Logistic regression has been recognized as a new approach to obtain more precise estimates on the level of adoption in social sciences. In this study the following was the regression equations that were used to test the significance of the study hypotheses:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where,

Y= Citizen Service Delivery

X1: Leaders Accountability

X2: Financial Decentralization

X3: Citizen Participation

X4: Staff Empowerment

β_0 is the constant or intercept while β_1 , β_2 , β_3 , and β_4 , are the corresponding coefficients for the respective independent variables. ε is the error term which represents residual or disturbance factors or values that are not captured within the regression model. The interpretation of X , β and ε is the same for the subsequent equations for testing the other study objectives. Interpretations are as stated above

5. RESULTS AND DISCUSSION

Responsiveness of County Leaders and Satisfaction with Service Delivery:

Citizens are supposed to participate in the entire process of identifying and implementing local project. It is therefore only logical to claim that citizens' ability to identify local projects should be and indicator of at least some level of representative's responsiveness. The respondents were asked to identify whether a project in their area was under the county or the National government and if it was among the ones they had proposed and the results are as shown in table 5.1

Table 5.1: Responsiveness of County leaders

Knowledge of county projects	Frequency	Percentage
Well known(among proposed)	20	33.3%
Not well known(not among proposed)	80	66.3%
Total	120	100%

From the findings 80% of the respondents indicated that the projects in their areas were not clear in terms of the level of government that was financing it neither was it among the projects they had proposed to the government as a priority in the area. However, 33.3% of the respondents were well aware of the projects in their areas being among the ones they had proposed and the level of government that was financing the projects. The findings indicate that both levels of government have a responsibility not only to involve the public in project proposals but also clearly give relevant information to the public to assist in identification of project financiers as well as being part of the monitoring and evaluation for accountability and responsiveness to their needs.

Regression results:

In this study, a multiple regression analysis was conducted to test the influence among predictor variables and optimal revenue collections in county governments in Kenya. The research used statistical package for social sciences to code, enter and compute the measurements of the multiple regressions.

Table 5.2 Model Summary

Model	R	R Square	Adjusted R Square	STD error of the Estimate
1	0.86	0.71	0.65	0.70

R-Squared is a commonly used statistic to evaluate model fit. R-square is 1 minus the ratio of residual variability. The adjusted R2, also called the coefficient of multiple determinations, is the Percentage of the variance in the dependent explained uniquely or jointly by the independent variables.

Table 5.3: Summary of One-Way ANOVA results

Model		Sum of Square	Df	Mean Square	F	Sig
1	Regression	9.20	3	2.30	9.10	0.0001
	Residual	42.22	170	0.22		
	Total	51.42	173			

The probability value of 0.0001 indicates that the regression relationship was highly significant in predicting how education, water, health, roads and electricity contributed to the effective service delivery to the citizens. The F calculated at 5% level of significance was 9.10 since F calculated is greater than the F critical (value =2.30), this shows that the overall model was significant.

Table 5.4: Regression coefficients of the relationship between service delivery and the four predictive variables

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig
1	(Constant)	1.042	0.200		4.10	0.000273
	Leaders' accountability	0.580	0.130	0.510	4.44	0.000903
	decentralization of financial resources	0.570	0.150	0.130	3.50	0.000153
	Staff empowerment	0.565	0.176	0.200	3.00	0.00026
	Citizen participation	0.345	0.153	0.135	8.20	0.000182

As per Table 4.16, the equation ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$) becomes:

$$Y = 1.042 + 0.580 X_1 + 0.570 X_2 + 0.565 X_3 + 0.345 X_4$$

Where Y is the dependent variable the optimal revenue collection

X1 – Leaders' accountability

X2 - Decentralization of financial resources

X3 - Staff empowerment

X4 - Citizen Participation

The regression equation above has established that taking all factors into account constant at zero service delivery in the semi arid sub counties in Kenya will be 1.042. The findings presented also show that taking all other independent variables at zero, a unit increase in the Leaders' accountability would lead to a 0.580 increase in the scores of service delivery and a unit increase in the scores of decentralization of financial resources would lead to a 0.570 increase in the scores of service delivery. Further, the findings shows that a unit increases in the scores of Staff empowerment would lead to a 0.565 increase in the scores of Service delivery

6. CONCLUSION

The study established that the county leaders did not hold frequent meetings with the people in their areas of representation and hence were not in touch with needs of the citizen as expected The researcher also found out that services were only delivered as expected when the financial resources were availed to the counties in good time. The study also revealed that staff empowerment positively influenced service delivery. Citizen participation positively affected service delivery.

The study also concluded that accessibility to education, water, health, roads and finally accessibility to electricity were all rated average in relation to their contribution to the effective service delivery to the citizens. Furthermore, the study also established that delivery of the health services in the County was rated poorly in the county relative to other factors that were taken into consideration i.e. education, water, health, roads and electricity

7. RECOMMENDATION

The researcher recommends that County governments should seek to involve the public more in decision making by increasing the number of meetings between the leaders and the public. A comprehensive and coordinated capacity building program should be developed and implemented for both tiers of government as well as rigorous mobilization and sensitization of the community on their role in devolution and the need for active involvement in governance. County governments must strive to strike gender parity or at least bring more females and the youth into decision making for any projects sustainability to be realized, starting with project identification, planning, implementing even up to monitoring and evaluation of all county projects

Suggestions for Further Research:

In the course of undertaking this study the researcher realized the need for further study in this area in the following aspects.

1. The researchers should device instruments of measuring the perceived risk on Customers through further research.
2. Further study should be carried out on non-Mkesho users to investigate their adoption intentions of such service.
3. Further research on usage of mobile banking should be extended to corporate customers. Comparison can then be made between individual's customers and corporate customers in terms of the factors influencing their usage decisions.

REFERENCES

- [1] Ahmad, J. (2006). *The structure of Urban Governance in South African Cities: Internal taxation and Public Finance*
- [2] Ahmad, J., Shantyanan, D., Stuti,K., and Shakhar, S. (2004). *Decentralization and Service Delivery*, Mimeo, World Bank.
- [3] Ahmad, J., Shantyanan, D., Stuti,K., and Shakhar, S. (2005). *Decentralization and Service Delivery*. World Bank Policy Research Working Paper No. 3603
- [4] Akai, S., and Sakata, N. (2002). *Fiscal decentralization Economic Growth and Economic Volatility*. Theory and Evidence Form State-level cross section data for the United State
- [5] Akin, J., Paul, H., and Koleman, S. (2001). *Decentralization and government provision of public good: The Public Health sector in Uganda*. Abt Associates: Measure Evaluation Project Working Paper No. 01-35. Bethesda, MD

- [6] Andrews, M., and Shah, A. (2003). *Towards citizen-oriented local-level budgets in developing countries*. In Anwar Shah Eds. Ensuring Accountability when there is no bottom-line. Washington DC
- [7] Argwal, A., and Ribot, J. (2009). *Accountability in decentralization: A framework with South Asian and West African Environmental cases*. The journal of Developing Areas 33
- [8] Azfar, O., Kahkonen, S., and Meagher, P. (2001). *Conditions for effective decentralized governance: A Synthesis of Research Findings* IRIS Centre. University of Maryland. Working Paper No. 256
- [9] Azfar, O., Kahkonen, S., and Meagher, P. (2005). *Decentralization, Governance and public service*. The impact of institutional arrangements in Kimenyi, M.S., and Meagher (eds). Devolution and development governance prospects in decentralizing state. Aldershot, Ashgate
- [10] Bardhan, P. (2002) *decentralization of governance and development*. Journal of Economic Perspective 185-205
- [11] Bardhan, P., and Dilip, M. (2000). *Capture and governance at local and national levels*. American Economic Review vol 90 (2)
- [12] Besley, T., and Burgess, R. (2002). *The political economy of government responsiveness: theory and evidence*. Quarterly Journal of Economics vol 117 (4)
- [13] Burki, S., Jared, Guillermo, P. And William, D. (2009). *Beyond the center: Decentralizing the state*. World Bank, Washington DC.
- [14] Burugu, N.J. (2010). *The County: understanding devolution and governance in Kenya*. Lecor Nairobi.
- [15] Calmal, L. (2009). *The link between devolution and regional disparities: Evidence from Italian regions environment and planning*, Vol 41
- [16] Cheema, A., and Mohamand, S.K. (2006). *Bringing electoral politics to the doorstep: who gains, who loses?* Lahore University of Management Sciences. Mimeographed
- [17] Conyers, D. (2007). *Decentralization and service delivery: Lessons from Sub-Saharan Africa*. IDS Bulletin, Vol 38(1)
- [18] Crook, R., and S verriison, A. (2001). *Decentralization and Poverty alleviation in devolving countries: A comparative analysis of is West Bengal Unique?* IDS working paper 130. IDS, Brighton
- [19] Eko, A. (2005). *Fiscal theory and policy selected essays*. Some print, Lagos.
- [20] Eskland, G., and Litvack, J (2003). *Decentralization and hard budget constraints*. MIT Press. Cambridge Mass
- [21] Fauget, J. (2001). *Does decentralization increase responsiveness to local needs? Evidence from Bolivia*. Policy research working paper No. 2516, the 3353. Washington DC, World Bank
- [22] Fjeldstad et, al. (2004). *Local government financial management in Tanzania*. REPOA, Dar-es-Salaam.
- [23] Ghai, Y.P. (2006). *Law and establishment and management of decentralization*. University of Hong Kong. Hong Kong
- [24] Government of India (2004). *Report of the Taskforce on implantation of the fiscal responsibility and budget management Act, 2003*. Ministry of Finance, Government of India, July, 2004
- [25] Government of Rwanda (2000). *Ministry of local government, good governance, community development and social affairs: Decentralization Policy*
- [26] Government of Uganda (2004). *Ministry of local government*. Decentralization Secretariat: decentralization in Uganda. The policy and its implication
- [27] Gurgur, T., and Shah, A. (2002). *Localization and corruption: Panacea or Pandora's Box?* In Ehtisham Ahmad and Vito Tanzi, eds, Managing Fiscal decentralization, pp. 46-47. Routledge Press. London and New York
- [28] Hurther, J., and Shah, A. (2008). *Applying a Simple Measure of good governance to the debate on fiscal decentralization*. Policy research working paper No. 1894. Washington DC, World Bank

- [29] Imnan, R.P. (2002). *Can Philadelphia escape its fiscal crisis with another tax increase?*
- [30] Business review of the Federal Reserve Bank of Philadelphia September-October 5-20 Internal taxation and Public Finance 193-213
- [31] Kato, D. (2009). *Uganda Experience in the use of service delivery surveys*: Anti-corruption conference, processed
- [32] Kauzya, J. (2007). *Political decentralization in Africa: experiences of Uganda, Rwanda and South Africa*. Discussion paper. New York
- [33] Keefer, P., and Stuti, K. (2005). *Democracy, public expenditures and the poor*. World Bank research observer. Forthcoming, spring 2005
- [34] Khemani, S. (2004). *Local government accountability for service delivery in Nigeria*. World Bank Development Research Group, Washington Dc
- [35] Kombo, D.K., and Tromp, D.L. (2006). *Proposal and Thesis writing: An Introduction*. Pauline's Publications Africa, Nairobi
- [36] Manal, A., Srivastava, V., Sanah, S. (2000). *Decentralization and public sector delivery of health and education services: The Indian Experience*. Discussion papers on development policy 20, Bonn: Centre for Development Research, University of Bonn
- [37] Manor, J. (1999). *The tax assignment problem conceptual and administrative considerations in achieving sub-national fiscal autonomy*: Presented to a seminar on inter-governmental fiscal relations organized by National economic and social development board of the royal Thai government and the World Bank. Chiang Mai. Thailand February 24-March.
- [38] Mugenda, O., and Mugenda, A.G. (1999). *Research Methods: Quantitative and Qualitative Approaches* (2nd Edition). Laba Graphics Services Ltd, Nairobi
- [39] Musgrave, R.A. (1959). *The theory of public Finance: A study in public economy*. McGraw Hill. New York
- [40] Mwambu, G., Ugaz, C. And White, G. (2001). *Social provision in Low-income countries: New patterns and emerging trends*. Oxford University Press. Oxford