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EFFECTIVENESS OF DISBURSEMENT PRACTICES OF NATIONAL DEVELOPMENT FUND FOR PERSONS WITH DISABILITIES ON RAISING LIVING STANDARDS OF PERSONS WITH DISABILITIES IN 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 disbursement practices of NDFPWD on the standard of living of the disabled in Kenya. This study was based on Public Finance Theory and 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. Since the target population was large and not manageable, 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 low amount and infrequent disbursement ($\beta=.393$, $t=5.968$, $p<0.000$). 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 disburse more funds to the disabled, upwards of Kshs 10,000 to help the disabled improve their standard of living. This disbursement should be done monthly and in accordance to the National Development Fund Act.

KEY WORDS: Disbursement Practices, Effectiveness, Living Standards, Disabled Persons,

INTRODUCTION

Disbursement practices in this context are the methods and ways used to channel funds from the government to the disabled persons who are beneficiaries of the fund (Rexton, 2012). The socio-economic situation of persons with disabilities in Kenya, the widespread economic hardship being experienced in the country does not augur well for persons with disabilities (UNDP, 2007). 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).

The International Labour Organization (2010) report noted that disability and its attendant funds have significant implications for social and economic development in Kenya and their standard of living. The report further asserted that excluding individuals with disabilities from social and economic activities will have negative consequences not only on the individuals concerned, but on their families and community. The integration and accommodation of persons with disabilities into the labor market are important ways to reduce both public expenditures and costs borne by families, as well as to ensure the participation of disabled persons in productive work (Mont, 2009; Metts, 2009). Formulating policies and plans to integrate individuals with disabilities into all aspects of social and economic life, including education, vocational rehabilitation and employment, will benefit not only the individual, but the society in general (Percy, 2009).

1.2 Statement of the Problem

National Development Fund for Persons with Disabilities is a novel concept and one that is expected to have a major positive impact on the standard of living of PWD. During its first decades of work in the field of disability, the United Nations promoted a welfare perspective of disability (Percy, 2009; UNDP, 2007). 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).

Based on preliminary reports, it is clear that so far, the fund is not effective and the study hopes to study whether effectiveness of disbursement practices of the fund affect the living standards of the disabled. Also, although studies have been done on government funds (where fund for the disabled is part). This type of fund has not attracted much research on the effectiveness of disbursement practices of the National Development Fund for Persons with Disabilities in raising their standard of living.

1. INTRODUCTION

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).

Alvarez (2010) notes that disability, as a development theme, cuts across key mission and corporate goals of any country, including poverty reduction, economic growth, and reaching the

Millennium Development Goals by 2015. Further; the ILO (2010) reports that without ensuring social inclusion and involving disabled people in every aspect of social life, it is unlikely that all the Millennium Development Goals (MDGs) will be met. Poverty and disability are inextricably linked and form a vicious cycle (Metts, 2009). Poverty can contribute to increases in disabilities among individuals from birth to old age. After the onset of a disability, barriers to health and rehabilitation services, education, employment, and other aspects of economic and social life can trap individuals in a life-long cycle of poverty with consequent adverse effects on the economy (Percy, 2009).

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.

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 exists a real need to raise the issues regarding government funding and the real impact and consequences to society, communities and the country. Bringing together a learning platform on the government funding by drawing critical lessons from studies and evaluations that have already been done is also fundamental.

Standard of living generally refers to the level of wealth, Comfort, material goods and necessities available to a certain socioeconomic class, in a certain geographic area. An evaluation of standard of living commonly includes the following factors: income, quality and availability of employment. (Balogun, 1999). Income is one of the important elements of living standard of the poor people as well as saving, Mohammed & Mohammed (2007). Apart from these other factors that contribute to human development, education, and empowerment are also included as variables indicating a level of standard of living.

1.2 Statement of the Problem

National Development Fund for Persons with Disabilities is a novel concept and one that is expected to have a major positive impact on the standard of living of PWD. 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)

Based on preliminary reports, it is clear that so far, the fund is not effective and the study hopes to study why this is so and what aspects affect the fund. Also, although studies have been done on government funds (where fund for the disabled is part). This type of fund has not attracted much research on the effectiveness of disbursement practices of the National Development fund for persons with disabilities in raising their standard of living.

2.0 Literature Review

This study was based on the public finance theory, and the Resource Based Theory.

Public Finance Theory as argued by Musgrave (1992) is a framework which argues that the purview of public finance is considered to be threefold: governmental effects on (1) efficient allocation of resources, (2) distribution of income, and (3) macroeconomic stabilization.

According to Sender (2009), the proper role of government provides a starting point for the analysis of public finance. In theory, under certain circumstances, private markets will allocate goods and services among individuals efficiently (in the sense that no waste occurs and that individual tastes are matching with the economy's productive abilities). If private markets were able to provide efficient outcomes and if the distribution of income were socially acceptable, then there would be little or no scope for government. In many cases, however, conditions for private market efficiency are violated; for example, if many people can enjoy the same good at the same time (non-rival, non-excludable consumption), then private markets may supply too little of that good. National defense is one example of non-rival consumption, or of a public good.

"Market failure" occurs when private markets do not allocate goods or services efficiently or to people who need it most (Sender, 2009). The existence of market failure provides an efficiency-based rationale for collective or governmental provision of goods and services or funds to support its citizens (Alchian, 2009). Externalities, public goods, informational advantages, strong economies of scale, and network effects can cause market failures. Public provision via a government fund or a voluntary association, however, is subject to other inefficiencies, termed "government failure" (Sender, 2009).

Becker (2009) noted that public sector programs should be designed to maximize social benefits minus costs (cost-benefit analysis), and then revenues needed to pay for those expenditures should be raised through a taxation system that creates the fewest efficiency losses caused by distortion of economic activity as possible. In practice, government budgeting or public budgeting is substantially more complicated and often results in inefficient practices. This theory forms a base for this study as it deals with funds provided by the government to maximize social benefits of the disabled persons. Since the fund for the disabled is a government organized and maintained fund this theory is thus relevant to this study.

2.1 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 1.1.

Table 1 Standard of Living Measures

Author	Standard of Living Measure	Range
Bernard (2008)	Based on nine separate measures broken down into three categories: Standard material requirements Standard Non-material requirements and standard adventitious requirements.	Universal
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

2.2 Effective NDFPWD Disbursement Practices

An increase in the amount given to disabilities could reduce the cost of living, because large number of persons with disabilities may benefit from improved efficiency associated with scale economies. One specific type of scale economy is that larger capital base may be more diversified, which could reduce their costs of funding. Accordingly, a potential cost of limits on the size of capital base is that such limits may prevent persons with disabilities from enjoying improved efficiency from scale economies, and improve the standard of living as a result (Wheelock & Wilson, 2009).

The economics literature identifies scale economies by studying the relationship between businesses performance (measured by either costs or by profitability) and the standard of living. Early empirical analysis found limited scale economies that tended to peak at relatively low asset levels (Wheelock and Wilson, 2009). However, this research was restricted to data from the 1980s and may not have adequately accounted for differences across standard of living (Mester 2005).

Elsenhardt and Martin (2000) use the Resource Based Theory to demonstrate the importance of financial capital to the performance of SMEs. Access to financial capital to purchase fixed and current assets is important to a sustaining a firm's competitive advantage. Empirical studies such

as Wiklund and Shepherd (2004), Zhou and Chen (2008) identify that SMEs need financial capital to obtain physical resources in order to take advantage of business opportunities. Lack of physical resources is a critical failure factor SMEs. According to Bolingtoft et al. (2003), to establish and sustain an SME, the entrepreneur needs to have access to different types of resources (i) human capital; (ii) physical capital; and (iii) financial capital, each playing different, but equally important roles during the life cycle of a new SME. Bolingtoft et al.(2003) further point out that there are many explanations offered for the failure of new SMEs.

One of the most frequently cited reasons is resource poverty. Garcial-Teruel and Martinez-Solano (2007) point out that non-availability of working capital is a major constraint to the survival and growth of new SMEs. Pretorius and Shaw (2004) posit that financial capital can be internal or external. A vast majority of SMEs depend on internal finance Internal finance is often inadequate for SMEs to survive and grow. Carpenter and Petersen (2002) find that growth of SMEs is constrained by dependence on internal finance. Fierce competition in the light of globalization trends, rapid technological development, shorter product cycles, and innovation requirements has put pressure on SMEs to increase and speed up their development investments. It is, however, increasingly difficult to keep the costs within the constraints of self-financing. Therefore, SMEs need capital from external sources. It has been noted the firms need external sources of capital to remain in business (Garcial-Teruel& Martinez-Solano, 2007; Pretorius & Shaw, 2004). However, whether it can be hypothesized that there is a positive or negative relationship between access to external financial capital like Disabled funds and the performance of SMEs is not yet investigated in the Kenyan context.

3.0 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

e² 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.

3.1 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.

3.2 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.

3.3 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

DP-Disbursed Practices

e- Error term

4. RESULTS AND DISCUSSION

The first objective sought to establish the effect of the amount of NDFPWD disbursed on the standard of living of Persons with Disabilities in Kenya.. The results are seen in table 4.6

The table shows that majority(54.7%) received between 5000-10,000kshs followed by 20.9% who receive less than 1000, and 12.3% who get 1000-5000kshs, 7.3% get over 10,000 and only 4.7% said they get no money. This implies that the money received was significantly small. The International Labour Organization (2010) report noted that disability and its attendant funds have significant implications for social and economic development in Kenya and their standard of living. This therefore means that if we exclude individuals with disabilities from social and economic activities will have negative consequences on improving standards of living of individuals concerned, their families and the community in general. The integration and accommodation of persons with disabilities into the labor market are important ways to reduce both public expenditures and costs borne by families, as well as to ensure the participation of disabled persons in productive work (Mont, 2009; Metts, 2009). The money received therefore can influence the quality of the standard of living for the disabled persons.

Table 2: Amount Disbursed

Amount Disbursed	Count	% of the Total
None	15	5
Less than 1000 Ksh.	66	21
1000 – 5000 Ksh.	39	12
5000 – 10,000 Ksh.	173	55
Over 10,000 Ksh.	23	7
Total	316	100

Table 4.7 shows that of those who got funding, 66.5% received funds within 3 months, 20.3% got it every month, 12.0% received theirs within 6 months and only 1.3% got it yearly. This shows that the general frequency of disbursement was three months which Awiti (2007) said was not sufficient frequency for meaningful help to the disabled standard of living. However, on his part, Mets (2009) said that a somewhat extended frequency of disbursement allowed for a culture of saving and prudent use as opposed to monthly payouts.

Table 3 Frequency of Disbursement

Period	Count	% of Total
Per month	64	30
Within three months	210	67
Within 6 months	38	12
Yearly	4	1
Total	316	100

Table 4.8 shows the descriptive statistics for six variables measured for Amount and Frequency of Disbursement cluster. The third column shows the arithmetic mean of each variable, the fourth column shows the respective standard deviation, the fifth column shows the skewness results, the sixth column shows the kurtosis results while the seventh column shows the sample size in each variable computed. All the variable means are above 3.0 and compared significant difference with the standard deviations, it is clear that all the variables are significant. Basically, the money received is insufficient to improve the standard of living of the disabled.

This result goes against reviewed literature that argued that disabled need income to thrive. Elsenhardt and Martin (2000) used the Resource Based Theory to demonstrate the importance of income to the performance of the disabled through a fund. Access to financial capital to survive is important. Empirical studies such as Wiklund and Shepherd (2004), Zhou and Chen (2008) identified that the disabled need financial capital to obtain physical resources in order to take advantage of opportunities

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 4: Descriptive Statistics for Disbursement practices variables

	Mean	Std. Deviation	Skewness	Kurtosis	Analysis N
Amount of fund disbursed has improved standard of living.	4.19	.787	.543	-.456	322

The amount received is enough to feed, clothe and educate the family	3.90	1.108	.822	-.236	322
The frequency of disbursement is adequate to improve life	3.40	.917	.509	-.876	322
There is need to improved the fund in order to improve living standards	4.12	1.029	.444	-.423	322
The frequency need to be improved to help improve our living standards	4.30	1.032	.543	-.676	322
Disabled person don't need the money, what they need most is skill and education	4.08	1.138	.543	-.486	322

From Table 4.9 it is clear that the ones who received less than 10,000 paid rent significantly between kshs 1000-5000. Their more than 10,000 counterpart lagged behind pointedly. This gives an implication that the amount disbursed for those who received less than 10,000 was mainly used to pay rent of between 1000-5000 shillings which is an indicator of a relatively low standard of living. This is in line with what Rioux (2008) noted that disability funds were meant to help citizens meet their basic standard of living needs.

Table 5: Amount Disbursed * Rent Expense

		RENT EXPENSE				
		<1000	1000-5000	ABOVE 5001	N/A- OWN HOUSE	Total
Amount	< 10,000	52	104	48	38	242

>10,000	37	39	0	0	80
Total	89	143	48	38	322

From Table 4.10 it is clear that majority of those who received over 10,000 kshs used less than 1000 on health care a month and those who received over 10,000 used above 5000 a month. This implies that based on the amount disbursed the persons with disability used a relatively low health care expense suggesting an undesirable standard of living that has also been attested to in literature by Alvarez (2010).

Table 6: Amount Disbursed * Health Expense

		HEALTH EXPENSE			
		<1000	1000-5000	ABOVE 5001	Total
Amount	< 10,000	72	82	55	209
Disbursed	>10,000	36	0	37	73
Total		108	82	92	282

From Table 4.11 it is clear that majority of those who received over 10,000 kshs used above 5001kshs on education in a month and those who received over 10,000 used above 5000 a month too. This implies that based on the amount disbursed the persons with disability used more than 5000kshs on education, making education the highest expense in the scale of expenses that include health and shelter. This is to be expected as education expense in Kenya is high despite the affordable secondary education and free primary education where parents still have to buy uniforms and other accessories (Kimathi, 2014).

Table 7: Amount Disbursed * Education Expense

		EDUCATION EXPENSE	Total
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		<1000	1000-5000	ABOVE 5001	N/A- NO CHILD IN SCHOOL	
Amount	< 10,000	41	43	70	58	212
Disbursed	>10,000	37	0	37	36	110
Total		78	43	107	95	322

4.4.2.2 Correlation analysis for of Disbursement Practices and Standard of Living

The amount and Frequency of Disbursement had a correlation of ($r=0.655$ $p < 0.00$). This implies that amount and Frequency of Disbursement had a positive and strong relationship with standard of living. This is agreed to in literature with statements arguing that an increase in the amount given to disabilities could reduce the cost of living, because large number of persons with disabilities may benefit from improved efficiency associated with scale economies. One specific type of scale economy is that larger capital base may be more diversified, which could reduce their costs of funding. Accordingly, a potential cost of limits on the size of capital base is that such limits may prevent persons with disabilities from enjoying improved efficiency from scale economies, and improve the standard of living as a result (Wheelock & Wilson, 2009).

4.5.1 Regression Analysis for Amount of Disbursement and Standard of Living

From table 4.29 it is clear that the R value was .672 showing a positive direction of the results. R is the correlation between the observed and predicted values of the dependent variable. The values of R range from -1 to 1 (Wong and Hiew, 2005). The sign of R indicates the direction of the relationship (positive or negative). The absolute value of R indicates the strength, with larger

absolute values indicating stronger relationships. Thus the R value at .672 shows a stronger relationship between observed and predicted values in a positive direction. The adjusted coefficient of determination R^2 value was 0.502. This shows that 50.2 per cent of the variance in dependent variable (Standard of living) was explained and predicted by Disbursement practices.

Table 8: Model Summary for Amount of Disbursement and Standard of Living

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.672 ^a	.578	.502	.176

a. Predictors: (Constant), Amount and Frequency of Disbursement

b. Dependent Variable: Standard of living

The F-statistics produced ($F = 78.761$) was significant at 5 per cent level (Sig. $F < 0.05$), thus confirming the fitness of the model and therefore, there is statistically significant relationship between Amount and Frequency of Disbursement and standard of living. This is agreed to in literature with the arguments of Odhiambo (2007) while referring to Feverstein, (1986) who explained that locally managed and controlled funds have great potential to bring about positive development outcome at the local level especially if community participation is sufficiently enhanced and political interference reduced.

Table 9: ANOVA for Amount of Disbursement and Standard of Living

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	212.703	4	43.116	78.761	.000 ^a
	Residual	10.800	119	.664		
	Total	223.503	223			

a. Predictors: (Constant), Amount of Disbursement

b. Dependent Variable: Standard of living

The t-value of constant produced ($t = 6.118$) was significant at .000 per cent level (Sig. $F < 0.05$), thus confirming the fitness of the model. Therefore, there is statistically significant relationship

between Amount and Frequency of Disbursement and standard of living. Grossman (2005) on his part argued that a program's effectiveness can be measured accurately only if one knows what would have happened without it. Ochieng (2007) concurred with the assertion and states that measuring the effectiveness or impact of a policy or program hinges on asking the fundamental questions.

Table 10: Coefficients for Amount of Disbursement and Standard of Living

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.31	.301	.237	6.118	.000
Disbursement practices	.385	.078	.393	5.968	.000

a. Dependent Variable: standard of living

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

The hypothesis stated that the disbursement practices of the NDFPWD funded projects do not affect the standard of living of PWD in Kenya. It had a correlation of ($r=0.655$ $p < 0.01$). Amount and frequency of disbursement with sig of .000 had a strong significance to standard of living with regressed values being ($\beta=.393$, $t=5.968$, $p < 0.000$) and was thus statistically significant.

5.2 Conclusion

Based on the objectives and findings of the study, the following are the conclusions:

Based on disbursement practices, the money received was significantly small. The International Labour Organization (2010) report noted that disability and its attendant funds have significant implications for social and economic development in Kenya and their standard of living. Further,

that the general frequency of disbursement was three months which Awiti (2007) said was not sufficient frequency for meaningful help to the disabled standard of living. Basically, the money received was insufficient to improve the standard of living of the disabled. This result goes against reviewed literature that argued that disabled and their SMEs need capital to thrive. Elsenhardt and Martin (2000) used the Resource Based Theory to demonstrate the importance of financial capital to the performance of SMEs. It can therefore be concluded that low and infrequent disbursement of funds had a negative influence on standard of living of the disabled in Kenya.

5.3 Recommendations and Implications

Based on the objectives and conclusions this study recommends;

National Development Fund management should disburse more funds to the disabled, upwards of 10,000 kshs to help the disabled improve their standard of living. This disbursement should be done monthly and in accordance to the National Development Fund Act.

5.4 Recommendations for further research

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

1. Effect of disbursement strategies on access of money for the disabled. This is because the aspect of access is important but to which further research is needed.

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