

**EFFECTIVENESS OF MANAGEMENT PRACTICES OF NATIONAL DEVELOPMENT  
FUND FOR PERSONS WITH DISABILITIES ON RAISING STANDARDS OF LIVING  
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 (NDFPWD) 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 management practices of NDFPWD on raising the standard of living of the disabled in Kenya. Specific objectives were to determine the effect of supervision and allocation of NDFPWD on raising the standard of living of people with disabilities. 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. 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. Improper management practices of the NDFPWD ( $\beta=.324$ ,  $t=4.383$ ,  $p<0.000$ ). Had a significantly negative influence on the standard of living of persons living with disability in Kenya. The study therefore recommends that; the management in conjunction with the county governments should be trained in proper management practices to help the disabled actualize their dreams for prosperity.*

Keywords: management practices, national development fund, standard of living

**1. INTRODUCTION**

Cooperative Management practices are the working methods and innovations that managers use to improve the effectiveness of work systems. Common management practices include: empowering staff, training staff, introducing schemes for improving quality, and introducing various forms of new technology (Balogun, 1999). 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).

## **2. Statement of the Problem**

National Development Fund for Persons with Disabilities is a good concept which is expected to have a major positive impact on the standard of living of People with Disabilities. 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 why this is so and what aspects affect the fund. This type of fund has not attracted much research on the effectiveness of management practices in raising standard of living of people with disabilities; 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. These studies include those done by; Awiti (2007) which looked at best management practices of Constituency Development Fund. Kimenyi (2008), which researched on the efficiency and efficacy of Kenya's Constituency Development Fund, Kibua (2006) assessed the management and utility of Constituency Development Fund in Kenya. However, few studies had been done significantly on the effectiveness of the disabled fund on raising the standard of living of the disabled persons in Kenya.

## **3. Objectives of the study**

The general objective of the study was to determine the effectiveness of management practices of NDFPWD on raising standards of living of people with disabilities. This will be guided by specific objectives which will be to determine the effect of supervision and allocation of NDFPWD on raising the standard of living of people with disabilities in Kenya.

## **4. Literature Review**

### **4.1 Effective Management of NDFPWD Funds**

Earlier research has shown that management control, such as accounting, have a stabilizing function (Huque and Rahman,2003; Jackson, 2009). Gray et al, (2006) in his explanatory survey study purposed to find out the influence of management on program success and using descriptive statistics to analyze data found that financial management play an important role in supporting new programs to be diffused in practice. He even argued that programs can only be fulfilled to the extent that they can be realized through technologies. As a consequence, technologies become imperative in terms of realizing the program (Ahrens and Chapman, 2006).

On his part, Waddell, (2000) in a descriptive survey using regression results in a study done in Norway found out that the development of management control research the past decade has been associated with strategic, informal and nonfinancial aspects of organizational control systems, often though in combination with more tactical, formal and financially oriented aspects. That is, albeit the trend is to leave management as a standalone method for management to the inclusion of a more strategic perspective on control, both perspectives coexist in practice. Memba et al., (2013) further cited poor financial management as major contributors to SMEs failure in many developing counties including Kenya

Andersen (2000) on his part, in a descriptive survey using regression results in a study done in Australia with an objective to find out how cash management plays a role in management of programs observed that Cash management is a process that involves collecting payments, controlling disbursements, covering shortfalls, forecasting cash needs, investing idle funds, and repaying back to the sources if it is a revolving fund. Cash management can be practiced to a point where every available shilling is at work either covering payment of checks or producing income. He further notes that when the cash management system is reviewed on a regular basis, the review helps identify where existing processes can be improved, offers a recurring tracking measure, and provides some assurance that firm financial data is reliable without resorting to a formal audit. Ideally the review focuses on the processes that affect the cash-to-cash cycle; for instance, collections practices and payment float. However, how far these studies considered the link between management of disability funds and standard of living is not seen in these reviews and this study filled that gap.

With the shift of perspective and understanding on management there has been a change in focus from the process of production to the economic environment in which that process takes place. Rather, than looking only at resources and technology, economists have started to take a keen interest in management of the government funds — in the social and political structures that facilitate, or impede, productive economic activity. In particular, standard of living and political development are increasingly seen as being closely related. This revival of interest in institutions was pioneered by economic historians—particularly North and Thomas (1970) and Jones (1988). But many others have made important contributions—economists such as Buchanan and Tullock (1965) and Olson (1982), and historians such as McNeill (1982) and Macfarlane (2002). Development economists, too, have begun to take an intense interest in economic and political institutions (see Shirley 2005).

In the study of management of Government funds and their role in improving standard of living there are two fundamental questions: How do different institutional arrangements affect standard of living and welfare of the disabled? And how and why do “good” institutions arise? In addressing these questions, economists have largely relied on the two principal methods of modern economics—econometrics (statistical analysis) and mathematical theory (Guest, 2004; Lucas, 2002).

According to Hudon (2006), results indicate that management performance and skills are clearly associated with financial performance. Each of the four dimensions which includes leadership skills, technical skills ,organizational and communication abilities provide better results for MFIs performance. Tucker (2001), Armendariz & Morduch (2005) upholds Hudson (2006) and further argue that management is a major variable in promoting growth of proper management of funds.

Development economics has largely taken the econometric route. Work in this area has analyzed country-level data on GDP and various measures of legal, financial, and political institutions in an attempt to uncover which institutions are associated with more rapid economic growth thereby improving standard of living. Some

important contributors to this literature include Levine, Shleifer, Glaeser, and Acemoglu and their various collaborators (for two surveys of this literature See Levine (1997) and Shleifer et al. 2003). This work has been suggestive and has offered some valuable insights, but it does suffer from some serious limitations. As with all statistical work, a fundamental problem is establishing causality. While it is easy to show that certain institutions are associated with economic growth, it is not at all easy to show that growth is a result of good institutions rather than vice versa (Glaeser et al., (2004). In addition, the quality of the data limits what can be learned: there is only so much information in aggregate data at the level of entire countries. Moreover, institutions do not lend themselves to quantification, so that the numerical measures used are always problematic. This may also be the case for government institutions dealing with funds for the disable and how the funds' use impact the economy.

There is, however, a deeper problem with this literature: it does not, and indeed cannot, shed any light on how different institutions affect standard of living (as opposed to whether they do) or, conversely, on how growth might affect the evolution of institutions. The work is essentially a theoretical: it is not based on any theory of how institutions and economies function or of how they interact with one another. Indeed, such a theoretical understanding would be pointless, since data at this level of aggregation cannot get at the underlying processes: these are micro issues and they cannot be addressed with macro data. The use of regression among other econometric data analysis may be useful for the present study.

#### **4.2. 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 1.1.

**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

**5. RESEARCH METHODOLOGY**

Explanatory research design was used in 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

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.

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.

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-Management Practices

e- Error term

## 6. RESULTS AND DISCUSSION

### 6.1 Management practices

The objective was to establish the effect of management practices of the NDFPWD on standard of living of PWD in Kenya. The results are seen in table 2.

Table 2 shows that the entire variable means are above 3.0 showing the all the responses were significant. The management did not have good leadership skills that had helped the disabled improve their standard of living through the funds received having the highest mean of (M=4.39; SD .900) which is an indication there was a problem with the management of the funds. Both Awiti (2007) and Nyamori (2007) mentioned the fact that with improper and uncommitted management that is laced with corruption, the funds given through national and devolved units will not work. This result indicates an agreement with such an assertion. 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 Management Practices Variables**

	Mean	Std. Deviation	Skewness	Kurtosis	Analysis N
There is transparent and accountable management of the Funds for the disabled	4.22	.922	.519	-.411	322
Every available shilling is at work either covering payment of checks or producing income for the disabled	4.93	1.122	.808	-.213	322
The cash management system is reviewed on a regular basis offers a recurring tracking measure, and provides some assurance that firm financial data is reliable	3.48	1.129	.528	-.766	322

The management has ensured that there is a recurring tracking measure that provides some assurance that firm financial data is reliable	4.23	1.089	.453	-.423	322
The control of the fund is fair to all the disabled	4.38	1.132	.573	-.686	322
The management has the technical expertise which has helped the disabled get value for their money and use it wisely	4.32	1.128	.563	-.456	322
The management of NDFPWD employs a good communication strategy which has helped the disabled get their funds on time and use it to improve their livelihood	3.02	1.319	.539	-.836	322
There have been numerous cases of corruption as far as managing the disabled fund is concerned.	3.09	1.194	.487	-.333	322
The management has good leadership skills that has helped the disabled improve their standard of living through the funds received.	4.39	.900	.508	-.309	322

From Table 3 it is clear that the ones who thought the management of the disability funds was strong on supervision paid rent significantly than those who had problems with allocation. This implies that the management of disability funds was strong on supervision and not on allocation and Alvarez, (2010) had argued that often management practice was strong on supervision but poor on allocation, often to the detriment of citizens’ standard of living.

**Table 3: Management \* Rent Expense**

	RENT EXPENSE				Total
	<1000	1000-5000	ABOVE 5001	N/A- HOUSE	
Management supervision	51	103	47	37	238
Allocation	36	38	0	0	78
Total	88	142	47	37	316

From Table 4 it is clear that the ones who thought the management of the disability funds was strong on supervision paid health significantly more than those who had problems with allocation. This implies that the management of disability funds was strong on supervision and not on allocation

**Table 4: Management \* Health Expense**

	HEALTH EXPENSE			Total
	<1000	1000-5000	ABOVE 5001	
Management supervision	68	85	51	204
Allocation	33	0	38	71
Total	101	85	89	275

From Table 5 it is clear that the ones who thought the management of the disability funds was strong on supervision paid education expense significantly more than those who had problems with allocation. This implies that the management of disability funds was strong on supervision and not on allocation.

**Table 5: Management \* Education Expense**

	EDUCATION EXPENSE				Total
	<1000	1000-5000	ABOVE 5001	N/A-CHILD SCHOOL	
Management supervision	41	43	70	58	212
allocation	37	0	37	36	110
Total	78	43	107	95	322

## 6.2 Standard of Living

The study also sought to get relevant data on the dependent variable. The results are seen in table 6.

Table 6 shows that the entire variable means are above 3.0 showing the all the responses were significant. The disabled used a lot of cash on medical bills and was significant has it had the highest mean of (M=4.14; SD .944) which is an indication that the medical bills plus the others were high and thus showed a stringent and depressed standard of living for the disabled. Improved standard of living is deeply related to rising income. However, it is true that other variables have also deep relation with improved standard of living. Goals of improving standard of living emphasizes on the reduction of poverty rather than raising average incomes. Government funds program targets one thing in general: human development that is geared towards both the economic and social uplift of the people they cater for. Tackling poverty has taken a new and broader dimension of earning escalating incomes and savings, and building the assets are not the only means to fight poverty. Tackling poverty points to multidimensional concepts that emphasize on reducing; unemployment, infant mortality, maintaining essential healthcare, sanitation, food, nutrition basic hygiene, establishing gender equality etc. Ghalib, Asad K. (2007), On the other hand, it's possible to achieve those development indexes, if disposable income is increased. Without maintaining balance between income and expenditure, it is difficult to tackle poverty.

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 6: Descriptive Statistics for Standard of Living variable**

	Mean	Std. Deviation	Skewness	Kurtosis	Analysis N
I spend less than enough on food	4.37	.934	.524	-.686	322
I use a lot of cash on medical bills	4.14	.944	.624	-.566	322
I cannot afford my children education	4.33	.986	.532	-.136	322
I live in a rented house	4.34	.820	.608	-.709	322
I am involved in informal employment	4.20	1.017	.518	-.819	322

**6.3 Regression Analysis for Management Practices and Standard of Living**

The R value at .626 shows a stronger relationship between observed and predicted values in a positive direction. The adjusted coefficient of determination  $R^2$  value was 0.592. This shows that 59.2 per cent of the variance in dependent variable (Standard of living) was explained and predicted by management practices. Literature supports this assertion with Waddell, (2000) finding out that the development of management control research the past decade has been associated with strategic, informal and nonfinancial aspects of organizational control systems, often though in combination with more tactical, formal and financially oriented aspects. That is, albeit the trend is to leave management as a standalone method for management to the inclusion of a more strategic perspective on control, both perspectives coexist in practice.

**Table 7: Model Summary for Management Practices and Standard of Living**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626 <sup>a</sup>	.601	.592	.171

a. Predictors: (Constant), Management Practices

b. Dependent Variable: Standard of living

The F-statistics produced ( $F = 68.932$ ) 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 management practices and standard of living. This is agreed to in literature with the arguments from Andersen (2000) noting that management is a process that involves collecting payments, controlling disbursements, covering shortfalls, forecasting cash needs, investing idle funds, and repaying back to the sources if it is a revolving fund and they have a role to play in improving the standard of living of people.

**Table 8: ANOVA for Management Practices and Standard of Living**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	212.652	4	55.196	68.932	.001 <sup>a</sup>
	Residual	11.332	207	.704		
	Total	223.984	211			

a. Predictors: (Constant), Management Practices

b. Dependent Variable: Standard of living

The t-value of constant produced ( $t = 6.256$ ) 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 management practices of fund and standard of living.

**Table 9: Coefficients for Management Practices and Standard of Living**

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	2.26	.078	.291	6.256	.000
Management Practices	.284	.065	.324	4.383	.000

a. Dependent Variable: standard of living

## 7. SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

### 7.1 Effective Management Practices and Standard of Living of PWD

The third objective stated that proper management practices of the NDFPWD do not affect the standard of living of PWD in Kenya. It had the highest correlation of ( $r=0.712$   $p < 0.01$ ). A management practice with sig of .000 had a strong significance to standard of living and was thus statistically significant. The regressed values ( $\beta=.324$ ,  $t=4.383$ ,  $p < 0.000$ ) show the significance.

### 7.2 Conclusion

Based on the third objective on management practices, all the variable means were above 3.0 showing the all the responses were significant. The management did not have good leadership skills that had helped the

disabled improve their standard of living through the funds received having the highest mean of ( $M=4.39$ ;  $SD .900$ ) which is an indication there was a problem with the management of the funds. Both Awiti (2007) and Nyamori (2007) mentioned the fact that with improper and uncommitted management that is laced with corruption, the funds given through national and devolved units will not work. It can therefore be concluded that lack of proper management practices had a negative influence on standard of living of the disabled in Kenya.

### 7.3 Recommendations and Implications

Based on the objectives and conclusions this study recommends;

National Development Fund management should ensure that all corruption loopholes are sealed to ensure no monies meant for the disabled are embezzled. The management in conjunction with the county governments should be trained in proper management practices to help the disabled actualize their dreams for prosperity.

### 7.4 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.
2. There is need to consider the place of the Resourced Based View of the Firm in view of disbursement of disability funds and how it influences standard of living of the disabled.

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