

**FACTORS AFFECTING REPAYMENT OF GOVERNMENT GRANTS BY MEMBERS
OF PERSONS LIVING WITH DISABILITY CBOs IN NYANDARUA NORTH
DISTRICT, KENYA**

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**A Thesis Submitted to the Graduate School in Partial Fulfillment of the Requirements for
the Award of Master of Arts Degree in Sociology (Community Development and Project
Management) of Egerton University**



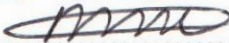
EGERTON UNIVERSITY

APRIL, 2015

DECLARATION AND RECOMMENDATION

DECLARATION

This is my original work and to the best of my knowledge has not been presented before for the conferment of any other degree.


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DEDICATION

This work is dedicated to my parents Peter Kariuki Gethi and Rhoda Wambui Kariuki for their love of education which they could not attain.

ACKNOWLEDGEMENT

First and foremost I thank the almighty God for the gift of life and health which enabled me to undertake this study. I further take this opportunity to acknowledge the support provided by Egerton University for having granted me an opportunity to study for a higher degree specifically in Sociology. I acknowledge the commitment of Professor Wokabi Mwangi and Dr Onyancha B.K for providing me with advice and support as my supervisors while working on my thesis. Their guidance was enormous without which this thesis would have been impossible. Special thanks also go to all my colleagues in Sociology Masters class of 2011-2012 Nairobi City Campus for their encouragement and support through knowledge sharing in discussion groups and in particular Mr. Michael Limo and M/s Susan Mwamundo whom we shared and compared notes during the entire research period. I cannot ignore the great role played by my family especially my wife Mary Wanjiku Njoroge and our two boys Dennis Kariuki and Nicholas Kiragu who provided me with enabling environment and encouragement when my morale was exhausted. To you all, thank you whole heartedly since your support made this study successful.

ABSTRACT

This study aimed at assessing factors affecting repayment of government grants by members of persons living with disability CBOs in Nyandarua North District. This study was based on the premise that disability is not inability. Provision of financial grants to persons living with disability is an important aspect towards their empowerment. Four objectives guided this study namely: to assess how management issues of CBOs affects repayment of government grants by their members; to explore how literacy and vocational training affect repayment of government funds by members of CBOs; to examine effects of gender factors on repayment of government grants and lastly to assess the effect of other sources of income to repayment of government grants. Social Theory of disability informed this study. Social theory posits that disability becomes a challenge when the society denies persons with disability opportunities to participate in social economic and political development. This study collected both qualitative and quantitative data using survey research design. Ten CBOs out of accessible seventeen were purposively selected for this study. A total of 80 respondents out of 299 beneficiaries were randomly selected 40 males and 40 females from the selected 10 CBOs. Interview schedules and questionnaires were used to gather primary data while secondary data was gathered from government reports, journals and other publications. Scientific Package for Social Sciences (SPSS) was used to aid data analysis. Chi-Square and Cramer V statistics established relationships between variables and the strength of their associations. From the findings it was found that although the government provided grants to members of persons living with disability CBOs to fund their member's income generating activities, the concept was not well adopted. Majority of CBOs members were not able to repay back loans provided by their CBOs. Socio-economic factors such as low literacy levels, poor governance in CBOs leadership, gender roles and poverty at family levels affected funds utilization and loans repayment. In conclusion the programme encountered many challenges which affected establishment of revolving funds and loans repayment by members. However funds availed to CBOs members enhanced their immediate social economic needs. This study recommends a policy shift with more emphasis being made; first to incorporate beneficiaries in funds allocation committees, secondly undertake capacity training before allocation of funds and lastly frequently monitoring of funds utilization during implementation process

TABLE OF CONTENT

DECLARATION AND RECOMMENDATION	ii
COPY RIGHT.....	iii
DEDICATION	iv
ABSTRACT.....	vi
TABLE OF CONTENT.....	vii
LIST OF TABLES.....	xi
LIST OF FIGURES	xii
ABBREVIATIONS AND ACRONYMS.....	xiii
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background to the Study.....	1
1.2 Statement of the Problem.....	3
1.3 Objectives of the study	4
1.3.1 Specific Objectives	4
1.4 Research Questions.....	4
1.5 Justification of the Study	4
1.6 Scope and Limitations of the Study.....	5
LITERATURE REVIEW AND THEORETICAL FRAMEWORK.....	8
2.1 Introduction.....	8
2.2 Effect of Organizational Issues on Repayment of Government Grants by CBOs Members....	8

2.3 Effect of Literacy and Vocational Trainings on Repayment of Government Grants	11
2.4 Effect of Gender Factors on Repayment of Government Grants by CBOs Members.....	14
2.5 Effect of Other Sources of Income on Repayment of Government Grants	17
2.6 Theoretical Framework.....	19
CHAPTER THREE.....	23
METHODOLOGY	23
3.1 Introduction.....	23
3.2 Study Area	23
3.3 Research Design	25
3.5 Instrumentation	26
3.6 Piloting.....	26
3.7 Data Collection Methods	27
3.9 Ethical Consideration.....	28
CHAPTER FOUR.....	29
RESULTS AND DISCUSSION	29
4.1 Introduction.....	29
4.2 Results.....	30
4.2.1 Background Information of Sampled CBOs.....	30
4.2.2 Management Issues of Persona Living with Disability CBOs	30
4.2.3 Involvement in Decision Making on Loans Allocation to CBOs Members.....	31
4.2.4 Attendance of Meetings by CBOs Members and loans Repayment.....	32
4.2.5 Durations of Management Committee in Office	33
4.2.6 Amount of Funds Received by CBOs Officials and Members.....	34
4.2.7 Operations of CBOs Bank Accounts and Status of Revolving Funds.....	34
4.2.8 Assistance Received by Members through CBOs	35
4.2.9 Authority to Spend CBOs Funds	36

4.2.10 Circulation of Group Minutes to GOK Offices and Members	38
4.2.11 Loan Repayment by CBOs Members	39
4.2.12 Status of Revolving loans in Circulation	39
4.2.13 Funds Reserved for Administrative Purpose	40
4.3.1 Education Status of CBOs Officials	42
4.3.2 Education Status of CBOs Members	44
4.3.3 Attendance of Management Courses by CBOs Officials	45
4.3.4 Attendance of Technical Trainings by CBOs Members	46
4.3.5 Education Status of Male and Female CBOs Members	46
4.4.1 Distribution of Funds to Men and Women	48
4.4.3 Marital Status of CBOs Members.....	49
4.4.4 Activities Undertaken by CBOs Members: Males and Females	50
4.4.6 Access to Land and Business Premises	53
4.4.7 Disability Status of Marriage Partners.....	54
4.4.8 Loans repayment by Male and Female CBOs members.....	55
4.5 Effect of Other Source of Income on Loans Repayment.....	56
4.5.1 CBOs Members Access to Other Donors Funds	56
4.5.2 Access to Other Government Funded Programmes.....	57
4.5.3: Funding from Other Self Help Groups Merry go Round or Chama.....	58
4.6 Discussion	59
4.6.1 Effect of CBOs Management Factors on Repayment of Government Grants by CBOs Members	59
4.6.2 Effect of literacy and Vocational Training Factors on Repayments of Government Grants	61
4.6.3 Effect of Gender Factors on Loans Repayment by CBOs Members	62
4.6.4 Effect of Other Sources of Income on Repayment of Government Grants by CBOs Members	65

CHAPTER FIVE	67
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	67
5.1 Introduction.....	67
5.2 Summary.....	67
5.2.1 Effect of Organization Issues of CBOs Management on loans Repayment	67
5.2.2 Effect of Education and Vocational Trainings on loans Repayment.....	68
5.2.3 Effect of Gender Factors on Loans Repayment by CBOs Members	68
5.3.1 Empirical Conclusions	70
5.3.2 Theoretical Conclusions	72
5.4 Recommendations.....	74
5.4.1 Policy Recommendation	74
5.4.2 Areas for Further Research	75
REFERENCES.....	77
APPENDIX (I): LETTER OF INTRODUCTION	84
APPENDIX II: INTERVIEW SCHEDULE FOR KEY INFORMANTS.....	84
APPENDIX III: INTERVIEW SCHEDULE FOR OFFICIALS OF PERSONS LIVING WITH DISABILITY CBOS.....	89
APPENDIX IV: QUESTIONNAIRE FOR MEMBERS OF PERSONS LIVING WITH DISABILITY CBOs FUNDED BY THE GOVERNMENT	96
APPENDIX (V): RESEARCH PERMIT.....	104

LIST OF TABLES

Table 4.1:Sampled CBOs.....	29
Table 4.2:Involvement inDecision Making process.....	31
Table 4.3:CBOs Members Meetings.....	32
Table 4.4:DurationofManagement Committees in Office.....	33
Table 4.5:Amount of Funds Received by CBOs Officials and Members.....	34
Table 4.6:Status of CBOs Bank Accounts.....	35
Table 4.7:CBOs Assistance to Members.....	36
Table 4.8:Authority to Spend CBOs Funds.....	37
Table 4.9:Preparation and Circulation of CBOs Records to Members and GOK Office.....	38
Table 4.10:Status of Revolving Loans in Circulation	39
Table 4.11:Funds Reserved fo AdministrativePurpose.....	40
Table 4.12: Allocation of Funds for Other Social Needs.....	41
Table 4.13: Education Status of CBOs Officials.....	42
Table 4.14 Education Status of CBOs Members.....	43
Table 4.15: Attendance of Technical Trainings by CBOs Members.....	46
Table 4.16: Gender Issues in Education.....	47
Table 4.17: Distribution of Funds to Men and Women.....	48
Table 4.18: Gender in CBOs leadership.....	49
Table 4.19: Marital Status of CBOs Members	50
Table 4.20: Activities Undertaken by CBOs Members MaleandFemale.....	51
Table 4.21 Consultation on Business Management	52
Table 4.22: Disability Status of Marriage Partners	54
Table 4.23 Access to funds from Other Donors	56
Table 4.24: Access to Other Government Funded Programmes.	57
Table 4.25: Funding from Other Self Help Groups, Merry go Round or Chama.....	58

LIST OF FIGURES

Figure 2.1: Conceptual Frameworks.....	22
Figure 3.1: Map of Nyandarua North District Showing Study Area.....	24
Figure 4.1: Loans Repayment by CBOs Members	39
Figure 4.2: Attendance of Management Courses by CBOs Officials	45
Figure 4.3: Ownership of Land and Business Premises.....	53
Figure 4.4: Loans Repayment by Male and Female CBOs members	55

ABBREVIATIONS AND ACRONYMS

- CHAMA - Informal Welfare Group
- CBO - Community Based Organization
- CBS - Central Bureau of Statistics
- DPO - Disabled People Organization
- DSS - Department of Social Development
- DFID - Department of Foreign Investment and Development
- GOK - Government of Kenya
- ILO - International Labour Organization
- KNHRC - Kenya National Human Rights Commission
- KUB - Kenya Union of Blind
- NGO - Non Governmental Organization
- PLWD - Persons living with disability
- UNDP - United Nation Development Programme
- UNICEF - United Nations Children Fund
- UN - United Nations
- WHO - World Health Organization

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

This study investigated factors affecting repayment of government grants by members of persons living with disability CBOs in Nyandarua North District. In Kenya, inclusion of persons living with disability in development has been elusive and mostly their exclusion cost the society enormously. Availability of finance and sustainable utilization is a critical element in business start up phase and consequent performance of their enterprises. Barriers to accessibility of finances, levels of funding and utilization have an impact on the growth and successes of any income generating activity. Limited skills in utilization of available funds constrain participation of persons living with disability in entrepreneurship.

A healthy society is one in which a deliberate effort is made in order to get people with diverse backgrounds to work together towards the society's goals (Bruhn, 1996). Although this is a difficult task, some societies made and continue to make conscious efforts aimed at achieving this purpose through enactment of laws prohibiting discriminations based on age, marital status, gender and disability. Governments in developed countries established agencies to ensure that anti-discrimination laws are enforced, capacity support enhanced to increase inclusion of persons living with disabilities in social, economic and political development (Lang, 2001).

According to the United Nations population and vital Statistics (2008) approximately 10 per cent of the total world's population, or roughly 650 million people, live with disability. No country can afford to turn her back on 10% of its population (Sanchez, 2010), Kenya included. An estimated 386 million of the world's working-age people have some kind of disability, according to the International Labor Organization (ILO, 2008). Unemployment among the persons with disability is as high as 80 per cent in some countries. Kenya has an estimated population of 4.6 million people with disabilities (GOK, 2008). There are more persons living with disability in rural areas than urban regions and only less than a quarter are engaged in gainful economic activities (GOK, 2008). Approximately 80 % or 1.4 million PLWD live in slum areas, informal settlements, at the edge of cities, or in very poor conditions in rural areas with limited government support (Ibid. 2008). Nyandarua North district has an estimated population of 9,927 persons living with disability, 5,154 being females and 4,773 males (GOK, 2009). To address the

economic challenges encountered by people with disabilities various governments often establish mechanisms of empowering them in order to participate in socio-economic development. In South Africa for example the government through the Department of Welfare provides different types of assistance to persons living with disability such as Disability Grants for Adults to establish business or social protection fund to families with severely disabled persons (Lang, 2001). In Kenya the government has initiated several interventions to improve the welfare of persons living with disability such as cash transfer programmes, business permit waiver system and business grants all aimed at cushion persons living with disability from extreme poverty.

Developed countries realized the importance of involving persons living with disability in gainful economic activities since they also need income to earn a living, enjoy social contracts, and gain self esteem (ILO, 2008). Self employment provides income to persons living with disability to meet their basic needs, meet the additional costs associated with having disability and contribute to the national economy (Barbara, 2003). However, persons living with disability encounter mammoth challenges when undertaking income generating activities in developing world and more so women with disability face double disadvantages due to discrimination and physical challenges out of disability (Boylan, 2002; Morris, 1991). The role of persons living with disability and their CBOs in development deserves to be fully understood and their unique needs addressed as a core dimension of our collective efforts in social economic development (Handicap International Kenya, 2010). Persons living with disability experience unique challenges which require specific intervention such as provision of business grants in order to encourage their participation in sustainable entrepreneurship.

Disability is increasingly becoming a major development agenda in local and international forum. Kenya is a signatory to the international convention enacted to promote the right of persons living with disability and their empowerment such as the United Nations (UN) Convention on the Rights of Persons with Disability (CRPD) adopted in 2006. International Labour Organization Convention No.159 on Vocational Rehabilitation and Employment of Disabled Persons adopted in 1983 and the (OAU) African Banjul Charter on Human and Peoples' Rights, adopted in 1981. The principal purpose of these instruments is to commit member states to address the welfare of persons living with disability, incorporate their needs in national development and address all challenges which limit their participation in development.

Kenya government realized the need to incorporate persons with disability in development immediately after independence and created a division responsible for persons with disability in the then Ministry of Culture and Social Services. In 2003 Parliament enacted the Persons with Disability Act and established a National Council to coordinate all development issues related to disability (GOK, 2003). The purpose of this legislation was to address the welfare of persons living with disability by providing enabling environment for their participation in social, economic and political development. In pursuit of economic empowerment Kenya government committed to allocate a minimum of 200 million Kenya shillings to the National Council of Persons with Disability every financial year. The purpose of this fund is to provide financial grants to people with disability who must be members of CBOs in order to establish sustainable revolving fund scheme to support their member's income generating activities.

By the end of financial year 2011-2012, seventeen CBOs in Nyandarua North District had received over five million Kenya shillings from the government to improve their living standards. Three funded organizations had established sustainable revolving fund scheme to support their member's investments, hence the majority had not achieved their objectives (GOK, 2012).

Since the government of Kenya has demonstrated commitment to incorporate persons living with disability in development and has allocated resources towards that commitment, it is therefore important to undertake a study on how funds allocated to members of persons living with disability CBOs utilize and repay loans allocated to them.

1.2 Statement of the Problem

Financial support to persons living with disability is a crucial towards enhancement of their social economic empowerment. However factors affecting establishment of profitable viable income generating activities with capability of repaying loans provided to them by government through CBOs are not well understood. This study sought to assess factors which affect repayment of funds allocated to CBOs members in Nyandarua North district since no comprehensive study has been undertaken since the time of fund establishment in 2009.

1.3 Objectives of the study

The broad objective of this study was to investigate factors affecting repayment of government grants by members of persons living with disability CBOs in Nyandarua North District.

1.3.1 Specific Objectives

The specific objectives of the study were:

- i. To examine how organizational issues of persons living with disability CBOs affects repayment of government grants by their members.
- ii. To assess the effect of literacy and vocational training on repayment of government grants by members of persons living with disability CBOs.
- iii. To explore the effect of gender issues on repayment of government grants by members of persons living with disability CBOs.
- iv. To examine the effect of other sources of income on repayment of government grants by members of persons living with disability CBOs.

1.4 Research Questions

- i. What organizational issues of persons living with disability CBOs affect repayment of government grants?
- ii. Does literacy and vocational training affect repayment of government grants by members of persons living with disability CBOs?
- iii. How do gender issues affect repayment of government grants allocated to members of persons living with disability CBOs?
- iv. What are the effects of other sources of income to repayment of government grants by members of persons living with disability CBOs?

1.5 Justification of the Study

The persons living with disability Act of 2003 was enacted to eliminate all forms of discrimination against persons living with disability and to establish affirmative actions to increase their participation in community development. However, persons living with disability continue to languish in poverty and their effort to establish income generating activities encounters many challenges. It was therefore important to assess challenges encountered in

utilization of funds allocated to promote entrepreneurship in conformity with the persons living with disability Act 2003.

Community based organizations formed by persons living with disability are important conduits of channeling funds to their members. Study on their roles in sustainable utilization of government business grants was crucial in order to assess their management capabilities, governance issues and effectiveness in funds management.

Kenya is a signatory to United Nation Convention on Elimination of all forms of Discrimination against Women (CEDAW) of 1979. Gender issues are highly emphasized in the current government policy. The study was therefore aimed at establishing whether gender issues affect establishment of investments and loans repayment. The study identified that gender inequalities exist in government grants utilization which eventually leads to under utilization of either gender in funds management. This realization will encourage gender responsive planning on persons living with disability development funds.

1.6 Scope and Limitations of the Study

The study was carried out in the Nyandarua North District of Nyandarua County since by the time of funding the district had not been split into the current three districts. The district has three divisions namely Oljoroorok, Olkalau and Ndaragwa. The district was strategically identified as a study area since it was among the first five districts involved in the pilot exercise undertaken in 2008 and therefore had a longer implementation period than other neighboring districts (GOK, 2009). The district has a Vocational Rehabilitation Center for persons living with disability which has been training physically challenged students on technical skills since its inception in 1970. One of the major limitations of this study was inability to control respondents' attitude in providing information which could have affected the quality of information given. Participation in this study was voluntary and respondents had freedom to give any opinion. However the study triangulated information given with other key respondents for validation.

This study was conducted in a rural setting; it was therefore not possible to generalize the findings to reflect the urban situation due to variation in economic activities undertaken by persons living with disability in urban areas.

The study was limited in interacting with persons with severe disabilities who remain secluded from public such as mentally challenged peoples and incapable of participating in business activities.

Communication during data collection was hampered by inability of some physically challenged people to communicate effectively, however the study sought the assistance of experienced local people who have developed some efficient communication signs.

1.7 Definition of Terms

- Affecting Repayment –** Issues preventing persons living with disability from paying back loans given by government through CBOs
- Disabled People’s CBO -** An organization of people living with disability within a given geographical areas at local or national level
- Discrimination -** Denial of opportunities by other people or society, based on gender, or disability
- Gender -** Refers to the socially determined differences between men and women such as roles and responsibilities.
- Government Grants -** Funds given to CBOs by the government to loan their members and establish revolving fund scheme
- Literacy levels -** Formal education status, vocational and business trainings. Pertains to a person who has a
- Management issues of CBOs -** Practices which promote good governance, accountability and involvement of members in group activities
- Physical Disability -** Physical or some impairment, which limits participation in major life activity and which is permanent.
- Utilizations of Fund -** The process of spending funds allocated to persons with disability by the Government through CBOs
- Loans Repayment. --** Paying back funds loaned to a member by a CBO
- Sustainable Activities -** Income generating activities which are profitable, operational and can run without further assistance from the government of Kenya
- Other Sources of Income -** Funds accessed by CBOs members from other sources not from national development fund for persons with disability

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter reviewed literature on related subjects as presented by other studies dealing with repayments of government grants by members of persons living with disability CBOs. The chapter is divided into four thematic areas which are analyzed in order to get an insight as to how they relate to repayment of government grants by persons living with disability. Part one reviews the role of CBOs in utilization and repayment of funds allocated for persons living with disability empowerment. Part two focuses on literacy and vocational trainings, how it affects repayment of government funds by CBOs members. The third part focuses on gender issues and disability which is reviewed to establish equity issues in utilization and repayment of government grants by males and females living with disability. The last section addresses the effect of other sources of income in supplementing government grants to persons living with disability. Basically the chapter is a critical study of views and observations of previous author's on availability and repayment government funds by members of persons living with disability CBOs and identification of knowledge gap which this study sought to fill.

2.2 Effect of Organizational Issues on Repayment of Government Grants by CBOs Members

Persons living with disability like other entrepreneurs need financial support to start and manage their income generating activities. However, everywhere in the world, most persons living with disability face barriers in accessing and utilization of traditional financial services which their organizations step in to negotiate on their behalf (DFID, 2000). Handicap International (2012) report observed that, persons living with disability believe that leaders with disability are their own best spokespersons since they know their needs and aspirations, which they present to the governments, international organizations, service providers and the public on their behalf. They have a principal function of identifying persons with disability grassroots needs and advocating for their inclusion in national development.

Organizations of persons living with disability play a prominent role in rights advocacy of their members, mobilization of resources and assisting in the utilization of resources secured on their

behalf (Lang, 2009). According to (DFID, 2000) persons living with disability organizations and other civil societies are involved in influencing policy directions, championing the rights of their members and have a strong voice in creating pressure for accountability on programmes directed to persons living with disability.

Research conducted by Ninomiya (1999) in six Asian countries provides a key insight onto how management capacity of persons living with disability CBOs encourages changes on promoting positive attitudes towards disability. Ninomiya (1999) further established that CBOs with effective organizational management are important in mobilizing communities to support their initiatives, negotiating for resources from the government and assists their members in initiating income generating activities geared towards self employment. The scholar further noted that, the institutional strength of disabled persons CBOs determined their participating in decision making at national and local government levels on issues relating to disabled people. CBOs which practices internal democracy and frequently consult their members are important institutions which encourage their members to realize their potential to participate in social economic development (Priestley, 2006). They mostly impress on their members to seek independency in managing their affairs. Ideologically this strategy of self dependency must be understood as a moving away from the societal attitude of 'being taken pity on and being taken care of' which eventually leads to realization of self potential.

Gurung and Mendis (2008) observed that in Nepal community groups/organizations were responsible for persons living with disability community based rehabilitation which included raising social awareness, resource mobilization, fund raising and follow up on their business operations. It was further realized that CBOs which had stable membership, educated leaders were able to network with funding agencies and had a high success rate of affiliate self help groups than those which had inadequacy in leadership skills and committed membership. In their conclusion they recommended extensive training for CBOs and self help group leaders to build their capacity on project sustainability so as to enhance accountability in service delivery.

Marriott and Gooding (2007) noted that in developing countries CBOs plays a vital role in civil society, advocacy and as an implementing partner of public services. It is acknowledged that CBOs are led by persons living with disability with firsthand knowledge on how to manage disability from a practical point. They are in a position to give peer counseling in business

management seek market for group products and act as role models for others. The author recommended that CBOs in developing countries should be strengthened so as to effectively participate in programmes serving persons living with disability and in particular to contribute in follow-up of those who have benefited through them.

Lang (2009) while undertaking study in Uganda noted that USAID provided funding to build the capacity of person living with disability organizations in Northern region. The Agency attached an organizational development specialist to work with CBOs full-time over a period of three-year and channeled grants for business development. This initiative was aimed at building the capacity of CBOs in order to establish micro enterprises and eventually share profit accrued from the businesses. Three years latter USAID was of the opinion that after intensive work and with funding, there was evidence to suggest that the initiative had resulted into sustainable long-term impact on management of persons living with disability investments. This was attributed to enhanced management skills of CBOs leaders, and application of acquired skills by trained leaders. The scholar noted that these findings was an indication of what could happen after building the long-term organizational capacity of their organizations throughout African.

Ingstad and Grut (2007) compared the role of persons living with disability CBOs in various parts of Kenya and established that in both Narok and Kisumu young men and women living with disability had formed self-help organization to support each other. Organizations in Kisumu had succeeded in getting financial support from government and NGOs to start workshops which could provide income to members. Their strategy being to offer an avenue for future 'stable income and a source of livelihood for their members, most important the group offered a practical forum for moral and emotional support to members. The study observed that CBOs are very important as they are run by and for the persons living with disability and therefore play a crucial role in poverty reduction initiatives directed to them. However the strength of many CBOs in Kenya are heavily challenged by internal conflicts and power struggles, making their unitary approach in sourcing for government funds appear rather fragile and fragmented (Ingstad and Grut, 2007). Several authors in this section have identified the importance of persons living with disability CBOs in championing the rights of their members and in seeking accountability of funds allocated to their members, there is need therefore to establish whether CBOs in the

study area play a positive role in addressing the needs of their members or they are conduits of corruption and exploitation.

2.3 Effect of Literacy and Vocational Trainings on Repayment of Government Grants

Study commissioned by UNESCO (2008) in nine developing countries indicated that on average persons living with disability receive less education and are likely to leave school with inferior qualifications than able bodied persons. With inferior academic and technical skills persons living with disability were not able to compete effectively with highly qualified persons in establishing businesses even where government funds were availed. Hong Kong census of 1981 revealed that over 25% of persons living with disability have never attended school. Due to high rate of illiteracy, persons living with disability could not effectively participate in investment opportunities provided by the government through loan schemes out of inability to technically negotiate for funds and lack of capacity to sustain their business. In Canada (1983-84) 6% of persons living with disability had attend only eight years of education. With only eight years of study the persons living with disability had just acquired basic academic skills not adequate to establish business with loans provided by the government and repay back to their organizations.

Bennefield and McNeil, (1989); Elwan, (1999) established that in Asia and Africa persons living with disability often have lower education and income levels than the rest of the population. These situations reduce the number of persons living with disability involved in entrepreneurships since they lack organizational skills to sustainably manage their investments and pay loans provided by credit organizations. Lack of basic education is detrimental to utilization of loans allocated to persons living with disability to establish income generating activities and repay loans provided to their CBOs.

Education and vocational training provide the required capacity instrumental in business management and networking (Miles and Miles, (1993); ILO, (2008). Persons living with disability are more likely to have incomes below poverty level, due to low educational status which reduces their engagement in formal employment and inability to compete for enterprise loans availed by government for self employment (Neufeldt and Albert, 1998). They are less likely to have savings and other assets that are crucial for establishment and sustainability of income generating activities and loans repayment out of their poor education (ILO, 2008). Hence

persons living with disability just like able bodied people require advanced education and vocational training so as to equip them with essential skills variable in managing and repaying grants received from the government and other development agencies. These findings reveal the relevance of education and training in increasing life chance for persons living with disability on utilizing and repayment of availed resources for their empowerment. However there is need to undertake a study on how literacy levels affect repayment of government grants in the study area.

Persons living with disability face a higher risk of low education and poverty in developing countries due to community perception and generalized poverty (Handicap International, 2008). Low education status reduces their capacities in accessing essential capital deserved in establishing viable sustainable investment. Analysis of case studies in many developing countries conducted by Elwan (1999); Boylan and Butchar dt, (2002) observed that, high rate of disability in developing countries is associated with higher illiteracy, higher unemployment, underemployment and lower occupational mobility. These scholars concluded that literacy levels and self esteem are crucial determinants in successful management of donor funds by persons living with disability and repayment of funds to loaning agencies. The study further revealed that grants to persons living with disability play double role in providing immediate basic needs and in most cases is invested in income generating activities, however the education status of persons living with disability or their care giver is a basic element in management and repayments of availed funds. Neufeldt and Albert (1998) observed that in Britain physically challenged men and women with less education and business training are likely not to perform better than educated persons living with disability. Highly qualified persons living with disability apply the acquired skills to enhance their business; they are also more likely to secure employment in formal sector which boost their business funding and capacity to repay loans.

Since 2003, the Kenya Government has prioritised education for all children; free primary education has resulted in a large increase of enrolment rates within primary school and the same situation apply to special education and schools for children with disabilities (GOK, 2009). Even with free primary education only 26,000 or 1.7% of the estimated 1.5 million children with disabilities in Kenya, have actual access to some form of education (UNDP, 2010). The majority of Kenyan children with special needs are not receiving any educational support due to poverty, long distance to school, parental ignorance, limited training of teachers and lack of assistive

devices, like Braille books (KHRC, 2010). The substantial international support directed to special education since 1980s has not adequately addressed the education needs of children with disability (GOK, 2009). Low education support to children with disability in Kenya eventually translates to high rate of illiteracy of persons living with disability and inability to participate in government programs aimed at self employment.

Exclusion and marginalization of persons living with disability in education systems reduce their opportunities to contribute productively to the household, the community, and increase the risk of their enterprise collapsing and eventually falling pay backs loans provided to them (Neufeldt and Albert, 1998). Attitudinal as well as physical barriers such as lack of adequate or appropriate transportation, physical inaccessibility, and lack of learning opportunities can affect access to education and employment opportunities, reducing the opportunities for successful development of investment with adequate savings to support revolving funds (Elwan, 1999). Education opportunities for persons living with disability broaden their knowledge and increases chances of starting successful businesses with can service loans received from development organizations. Since previous researches have documented challenges persons living with disability experience in acquiring education, and how low education status reduces chances of their employment in formal sectors it was relevant to study the relationship between literacy levels, training relates and repayment of government grants by persons living with disability in Nyandarua North district since previous studies explored the challenges persons living with disability experience in acquiring education and how it hinder the success of their investments..

Since independence Kenya government has established 12 Vocational Rehabilitation Centers for persons living with disability in selected districts. The purpose of these centers is to impart technical skills to disabled people in order to enable them establish sustainable income generating activities. Upon graduation the graduates are provided with tools and equipment to venture into self employment. They are further supported with startup capital. Evaluation report by the ministry responsible for social development in 2007 established that' persons living with disability and with vocational trainings were in advantaged position in business performance than those without training (GOK, 2007). The report recommended allocation or more funds for training persons living with disability and introduction of modern technology courses to increase their competence in business management. The reviewed literature in this section establish that

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people living with disability experience a lot of challenges in acquiring basic education and business training. However, previous studies did not seek to investigate how low literacy levels undermine successful utilization and repayment of loans provided by the government through their CBOs which this study investigated.

2.4 Effect of Gender Factors on Repayment of Government Grants by CBOs Members

Members of person living with disability CBOs often face many obstacles in their daily struggle for equality. Although men and women living with disability are subjected to discrimination and isolation because of their disabilities, women with disability are further disadvantaged because of the combined discrimination based on gender and disability. Women and girls with disabilities face multiple discriminations; they are less likely to have access to social services, education, health and employment or to participate in micro enterprise development opportunities to improve their living standards (Elwan, 1999). This disenfranchisement can serve to aggravate women living with disability poverty and dependence upon others (UNICEF, 2001). Where government funds are availed, men and women living with disability have different chances of utilizing such funds and repaying back since disability is not homogeneous.

Women with disability face high risk of violence and abuse which discourage them from participating in income generating activities (Handicap international, 2010). Violence against women with disability both at home and work place denies them opportunities to exercise their talents in entrepreneurship and eventual accessibility and repayment of government and other donor's loans secured through their organizations. Survey conducted in Orissa India by Mohapatra and Mohanty (2004) found that, more than half of women and girls with disability had been beaten at home, while 25% of women and girls with learning disabilities having been raped and 6% were forcibly sterilized. The study noted that women with disability involved in business are vulnerable to ridicule, sexual abuse, theft of their stock/capital and exploitation by middle men who act as mediators between them and the market in rural agricultural economy which diminishes the success of their businesses and repayment of loans given by NGOs and others support agencies.

According to Groce (1998) women and girls with disabilities often belong to the most excluded groups of people in developing countries. They are discriminated based both on their gender and

disability status, they are compelled to endure in extreme poverty and exclusion. Women with disability are more likely to be involved in entrepreneurship and income generating activities than men with disability who venture into many economic activities and formal employment (Elwan, 1999). Even after venturing into entrepreneurship disabled women were not doing better than disabled men since they had more domestic commitment which constrained their performance in business and funds repayment. Study by Mudrick (1988) in US on government business grant funding policy to persons living with disability found that compared to men with disability, women with disability received less from public income support programs, despite their often greater need. The above authors demonstrated how crucial income support to the livelihood of persons with disability, however the support was usually less accessible and smaller for women with disabilities than for men. This finding reinforces Kutza (1985) observation which concluded that women with disability often receive less support from government agencies than male due to misfit between women's work patterns and the design of donors programs which is rooted in the stereotypical attitudes toward women's economic and family roles, as well as attitudes toward people with disabilities. The reviewed literature in this section revealed that women with disability receive less funding from the government and other organizations which reduced their success in investment however the scholars did not explore how such funding affected grants repayments which this study investigated.

Study conducted by ILO (2008); Butchart (2002) in Africa, established that majority of women with disability who are funded by government operated small-scale enterprises and mostly in agricultural sector contrary to men with disability who were more engaged in trade and service industries. The study noted that women-owned and operated businesses have increasingly played prominent role in providing their families with income for basic household needs and have further created new job opportunities. The study acknowledged the purpose of increasing government funding to women with disability which could provide income to support their basic family needs. Lang and Murangira (2009) while examining the effect of DFID rehabilitation programmes in Uganda found that women had less access to productive land an essential means of production which influenced the performance of the rehabilitation programmes for women with disability.

In partnership with Irish Aid, ILO in Tanzania and Ethiopia promotes women with disability entrepreneurship by enhancing income generating opportunities for self employment, building the capacity of governments, communities and organizations representing disabled women and encouraging micro finance institutions to support them with credit and business advice (ILO, 2008). The partnership increases sustainability of enterprises establishment by disabled women using donor funds. Study conducted by Kuruvilla and Joseph (1999) in rural south India established that social dynamics particularly those of gender, age, type of disability and stigma, influenced the social economic activities person with disability can undertake. Those dynamics also influence the chances of attracting loans and the performance of their businesses in loans repayment.

Igstad and Grut (2007) in Kenya observed that women with disability venturing in self employment experience more challenges due to marginalization and inaccessibility to start up capital. Their study established that it is very difficult for women with disability to get financial credit from banks and other donors due to low education, lack of collateral and the required network. They are incapacitated in preparing viable business proposals and enduring rigorous approval processes as compared to men with disability who face relatively less social challenges. Igstad and Grut (2007) noted that more often society hold negative attitude towards women which reduces their enthusiasm in sourcing for government funds to establish businesses and repay credits. This observation confirms community negative perceptions towards women living with disability compared to men with disability whom it was noted easily access community resources and maneuver their success into small scale businesses. Study conducted by Ndinda (2005) in Machakos district noted that, generally male with disability in Kenya inherited family properties such as land and livestock which increases their success in future prospects in life. Ndida noted that in financially strained families more preference in education is given to boys living with disability than girls who further disadvantaged women with disability against boys in acquisition of entrepreneurs skills at early stages in life. Despite what the above authors observed about men and women with disability and entrepreneurship there is need to establish whether there is gender equity in management of government business loans and repayment by members of persons living with disability CBOs in the study area.

2.5 Effect of Other Sources of Income on Repayment of Government Grants

Accessibility of funds from other sources directly impact on the performance of business established by disabled people. This can be out of experience in utilization of funds from other donors or availability of other income to cushion business from collapsing in the event of non availability or delay in disbursement of government grants. Apart from receiving government grants disabled entrepreneurs with other sources of income such as family income or formal employment tend to maximally utilize grants received from the government due to their flexibility and familiarity with conditions attached to utilization of donor funds (ILO,2002) .According to ILO (2002) entrepreneurs with disability have very few opportunities of access to other donor funds due to lack of skills to fund raise and network. This observation confirms that disabled persons have only access to funds specifically allocated to support their investment and therefore underscores the need to undertake this study to confirm whether CBOs in the study area have access to other funds.

Study by Department of Works and Pension (2005) in Britain noted a wide range of barriers which disabled people face while utilizing special benefits funds from the government. These barriers include, attitudinal and stereotypes beliefs among disabled people themselves, the family members and service providers that disabled people belongs to a disadvantaged class. These barriers the report observed can easily be overcome when all the stake holders and in particular the immediate family and the community collectively participate in supplementing government assistance to disabled people. The same attitudinal barriers and lack of investments confidence limit accessibility of bank loans facilities by persons living with disability.

Marriott and Gooding (2007) conducted studies in several developing countries such as Ghana, Zambia, Southern Africa, Philippines, Kenya and observed that several countries have social assistance schemes and grant package specifically targeting disabled people. Their study noted that social assistance or grants to disabled people should not be seen as replacing other types of disabled person's development activities but rather as a complimentary initiative to support the existing source of income. These scholars conclude that, disabled persons have limited access to bank loans to support their investment and therefore depend mostly on social assistance. The study further noted that social economic rehabilitation programs for disabled persons were more

successful where family members were fully involved in resource mobilization and provision of basic needs of the targeted client.

Farrington and Slater 2006 quoted by Marriott and Gooding (2007) further observed that the effectiveness of social assistance and grants utilization is widely considered to be dependent on the availability of and access to other forms of income, protection and support as well as complementary livelihood activities and functioning markets. The findings revealed that disabled people from families or with relatives already engaged in entrepreneurship were in a better position to succeed in business than those without relatives involved in business. Frequent interaction with experienced relatives in business enhanced disabled persons business knowledge; provides business network and incomes crucial in uptake of social assistance and investment in long term enterprise. Disabled persons rehabilitation programme is a collective venture which requires investment of the family and the society in general (ILO, 2002).

Lang (2009) noted that in South Africa the government provides business grants to disabled people who have already ventured into income generating activities. This study revealed that the purpose of the government grants is to support investments which have already demonstrated ability to grow but lack capital to expand. Government support to disabled people without complimentary income from other sources creates dependency or over reliance on state assistance which reduces chances of business sustainability. Investments which have diverse funding supplement one another and thus enhance growth and sustainability. However multiple funding which is not disclosed to the funding agency may lead to double funding which eventually defeat the desired objective of complementary sourcing of business funding.

In 1979 Kenya government established the National Fund for Disabled Persons through a presidential decree. The purpose of the fund was to provide assistive devices and development capital to disabled persons self help group engaged in income generating activities (GOK, 1980). The fund policy target was to boost disabled people effort who had already ventured into micro enterprises using other income. The assumption being disabled entrepreneurs had commitment to sustainably utilize government funds exploiting the acquired experience in entrepreneurship. This was in line with the government strategies of encouraging mobilization of alternative incomes to enhance government grants in provision of social services.

Kenya government had since independence in 1963 realized that disbursing grants without beneficiaries' contribution is not a sustainable development strategy since it creates overdependence and wastages of government funds. The role of government is therefore to supplement what the individual persons living with disability is already undertaking. The reviewed literature in this section revealed how funding agencies target to channel their funds to already existing enterprises owned by persons living with disability in order to exploit the established structures and experience. This study was different since it sought to assess correlation between availability of other incomes and sustainable utilization of government grants by disabled people in the study area.

2.6 Theoretical Framework

This study is based on social theory of disability. This theory emerged to counter early beliefs that persons with disability are medically ill and incapacitated to contribute in social economic development. Before the advent of social theory of disability, people with disability were considered as persons in need of welfare assistance and medical attention. They were not regarded as people capable of providing for themselves and the role of society is merely to keep them alive. They were not entitled to equal rights and privileges like other citizens. This is what is popularly known as the medical theory of disability.

Social theory of disability emerged from the persons living with disability themselves and the origins can be traced back to 1966 essay written by a physically challenged Briton Paul Hunt titled A critical condition. Hunt (1966) argued that because people with impairments are viewed as "unfortunate, useless, different, oppressed and sick", they posed direct challenge to the community. They are considered unable to contribute to the economic good of the community and marked as "minority group" members because, like the black people and homosexuals, they are perceived as "abnormal" and "different". This analysis led Hunt to the view that persons with disability encountered "prejudice" which expresses itself in discrimination and oppression.

Ten-years later, the Union of the Physically Impaired Against Segregation (UPIAS) in Britain developed Paul Hunt's work further, leading to the assertion, in 1976, that disability was; 'the disadvantage or restriction of activity caused by a contemporary social organization which takes little or no account of people who have physical impairments and thus excludes them from

participation in the mainstream social activities.' It was later discussed in detail by Corker (1998); Finkelstein (1980) and Oliver (1983, 1990, 1996) who argued that 'instead of a narrow focus on functional limitations of disability, the problem, should be viewed as society's failure to provide appropriate social economic and enabling environment for full inclusion of disabled people in social organization. Disability, according to the social theory of disability, encompasses all factors that impose restrictions on people with disabilities, ranging from negative social attitudes to institutional discrimination, from inaccessible public buildings to inappropriate transport systems as well as biased education and work conditions (Oliver, 1983).

The primary focus of social theory of disability is shifting away from consideration of the deficits of the functional, physiological and cognitive abilities of the impaired individual, previously advocated by medical theory of disability to focusing on how the society systematically oppress and discriminate disabled people, the negative social attitudes encountered by disabled people throughout their everyday lives. Disability is therefore situated in the wider, external environment, and is not explicable as a consequence of an individual's physical and cognitive deficiencies (Oliver, 1990) The needs of persons living with disability are not adequately addressed within the contemporary social organization of modern society due toitudinal perceptions which are socio-cultural rather than biological construct (Lang, 2001).

Social Theory has several strengths which makes it suitable for this study. First, this theory recognize that persons living with disability have some impairments which limit their participation in social, economic and political development but that does not imply they are total incapacitated. Socio-cultural attributes within the society hinder their inclusion in development through segregation, oppression and society failure to provide enabling environment.

Secondly, social theory argues that, the society has a responsibility to provide infrastructure and other amenities geared towards inclusion of persons with disability in all spheres of development. Social oppression gives rise to institutional discrimination, analogous to what is experienced through sexual and racial discrimination (Barton, 1993). By eliminating all barriers experienced by disabled people in accessing and utilizing devolved government funds, disabled persons living with disability will be empowered to contribute effectively in national development and provide for their own basic needs.

Thirdly, this theory seeks to address socio-cultural challenges encountered by persons living with disability in hostile environment. Disability is a problem which exists in the society and which each society, therefore, has the capacity to reduce or control (Michailakis, 1997). Social Theory is geared towards collecting the wrong notion that disability is inability and persons living with disability require physical rehabilitation, welfare package from the government and the society. This strengthens the study which is based on the realization that disabled people require capital assistance from the government, easy access to credit and attitudinal changes in order to participate in income generating activities.

2.7 Conceptual Framework

Provision of government grants to CBOs for Loans disbursement to members with disability is the independent variable for this study. Organizational issues of CBOs, literacy levels, vocational training, gender issues and accessibility to other incomes affects repayment of government grants. They are the intervening variable.

In literature review section persons living with disability were described as marginalized, poor, less educated, discriminated, neglected and less involved in income generating activities. These factors affect repayment of government grants by CBOs members.

CBO have a major role to play in funds management and repayments. They receive funds on their members and represent them in public policy making as well as market their produce. The dependent variable for this study is repayment of government grants by CBOs members which is affected by intervening variable.

Effective management and transparent allocation of government funds to CBOs members directly affect how the funds will be invested and repaid back by the members. Non repayment of loans given to CBOs members had an impact on the ability of CBOs to establish sustainable revolving funds.

The relationship between independent and dependent variables are illustrated in figure 2.1 below with a display of how intervening variable affect the dependent variable.

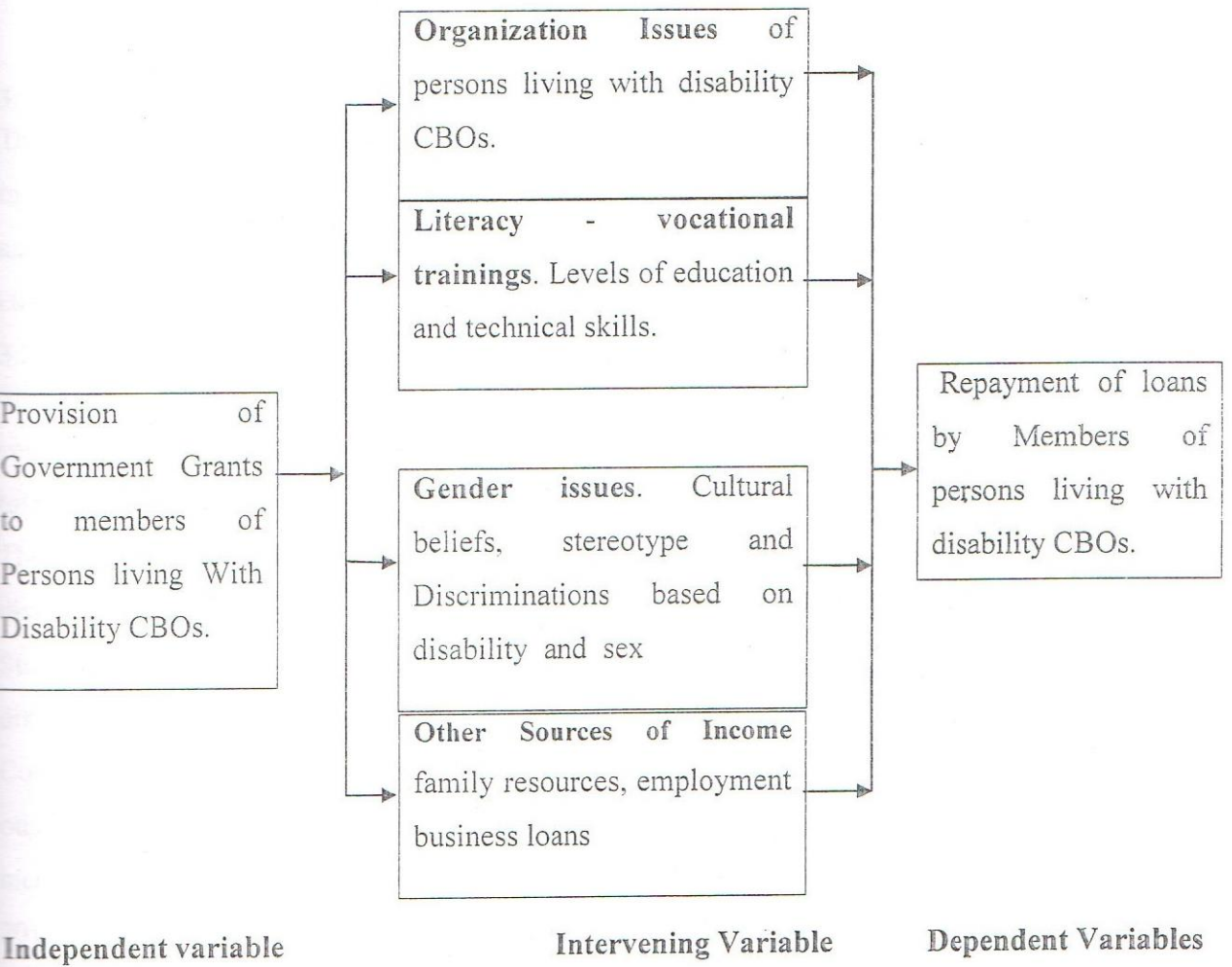


Figure 2.1 Conceptual Frameworks

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter discusses methodological procedures used in data collection and analysis. Discussed in details are the study area with a justification why it was selected; research design sample size and sampling procedures; instrumentation; piloting; data collection methods; data analysis and ethical considerations.

3.2 Study Area

Study was carried out in Nyandarua North District of Nyandarua County as it existed in financial year 2008-2009. The district has three divisions namely Ndaragua, Olkalau and Oljoroorok. The total population of the district is 308,551 people with 9,927 persons with disability (CBS, 2009). The district borders Nakuru County to the North; Laikipia county to the West; Nyandarua South district to the South and Nyeri County to the East. It has a land mass of 1657.5 Km².

Study location was earmarked because of several reasons. The District was among the first five districts to receive government funding in the country on pilot conducted by the National Council of Persons with Disability in 2009 and therefore has a long implementations period than other districts. Secondly participation of persons living with disability in micro enterprise income generating activities has been cited in the Nyandarua District Development Plan 2008-2012 as a key development intervention to alleviate poverty. Thirdly the district has high incidence of persons living with disability who settled in the area after the 2008 post election violence (GOK, 2010).

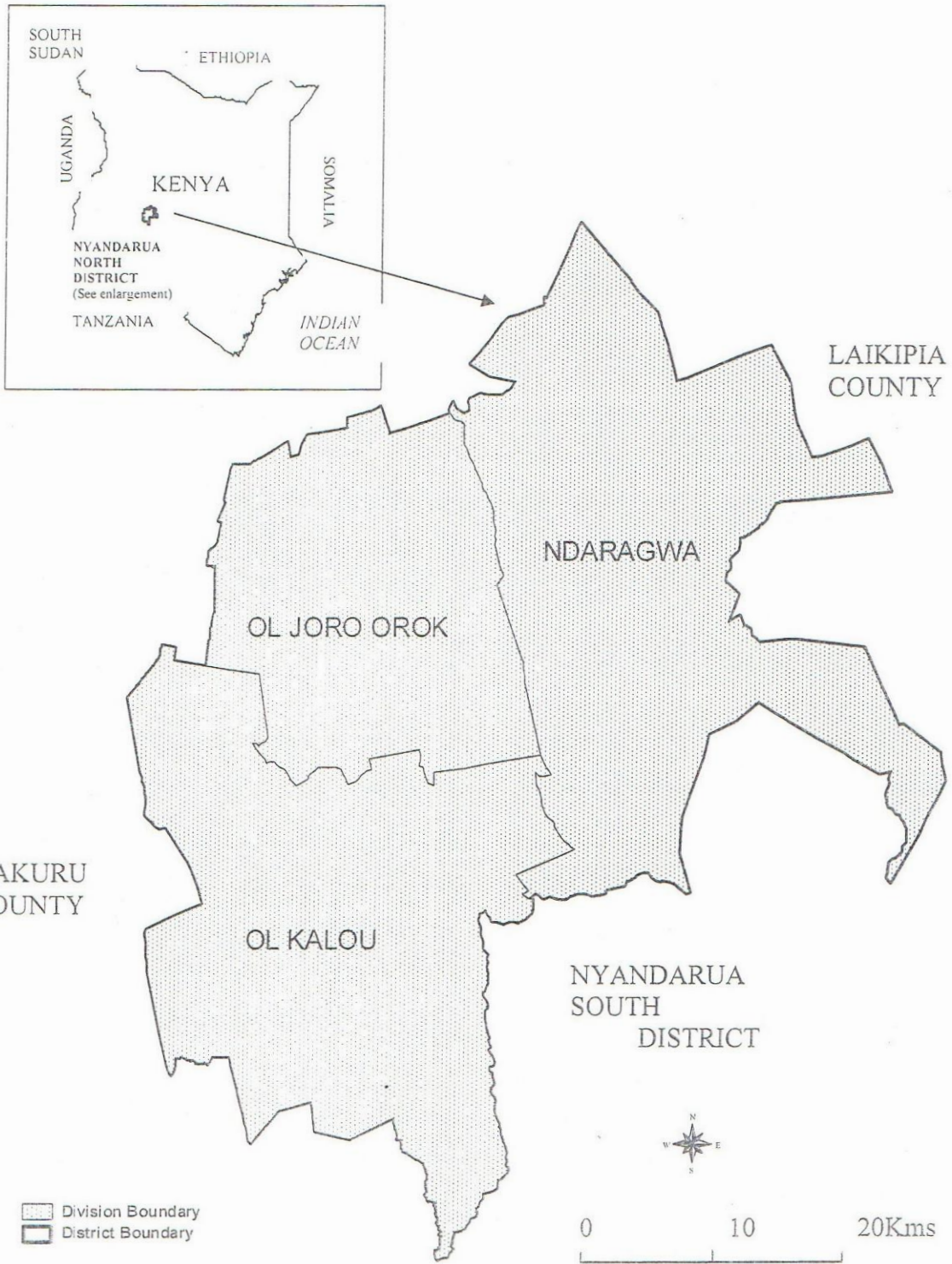


Figure 3.1 Map of Nyandarua North Study Area

3.3 Research Design

This study adopted survey research design taking on a case study. Cases study design was used in this study since it enabled in-depth and detailed examination of members of persons living with disability CBOs in the study area. It also allowed empirical inquiry that investigated the loans repayment by members of CBOs in their real life context (Kothari, 2007).

According to Kombo and Tromp (2006) case study seeks to describe a unit in details, in context and holistically. Through case study this study assessed the performance of CBOs members in repayment of loans given by the government through CBOs.

The study collected qualitative and quantitative data. The two methods ensured that enough data was captured regarding the study and as a way of triangulating the information gathered. Descriptive statistics allowed the study to describe records, analyze and report conditions that exist on the utilization of government grants by persons with disability in the study area (Kothari, 2007).

3.4 Sample Size and Sampling Procedures

This study used non probability sampling procedure to select 10 CBOs and simple random procedure to select 80 respondents from 10 CBOs. According to Kothari (2007) non probability sampling allows one to subjectively use only those elements in the population that are considered to have required information. Using purposive sampling technique the researcher sampled ten CBOs out of a total accessible population of seventeen CBOs. The sampled CBOs were only those with mixed membership of males and females and had received governments funding before the end of financial year 2012.

The selected 10 CBOs had a total membership of 299 persons. However not all 299 members of CBOs had received funding by the end of financial year 2012. Therefore using purposive sampling technique only members who received funds were selected. After identifying members who received government funds in all 10 CBO, four male and four female were selected using simple random techniques from each CBO to participate in this study making a total of 80 respondents. Simple random technique was used to give every member who received funding equal chance of being included in the study. The study used above 25% of accessible population which according to Mugenda and Mugenda (2003) is adequate for a Social Science Study. Using

purposively sampling method this study identified four key informants' who were members of district fund management committee from a total membership of nine persons. Only those officials who were committee members for more than three years were selected since they had participated in funding of the targeted CBOs. The purpose of informant interview was to cross-check on the validity of information given by the officials of CBOs and their members on funds disbursement and repayment. Only members who were funded during the first allocations more than a year ago were involved in this study. This was to enable comparison of loan repayment and duration taken to repay the loan.

3.5 Instrumentation

Interview schedules and questionnaires were used in data collection. Interview schedules were used to collect data from key informants. The tool was found appropriate in order to get in-depth data and further probe key informants on management of government funds. It also enabled capture of respondents' perception of funds utilization in their own word. Use of interview schedule was a very desirable strategy in collection qualitative data and triangulation of information gathered (Kothari, 2003). The first interview schedule collected data from government/district committee members in charge of fund disbursement on information about the committees' role in overseeing funds management. The interview schedule gathered information from officials of CBOs on governance, level of investment, assistance provided to their members. Interview schedules were structured and semi structured. Questionnaires were used to collect data from 80 members of CBOs who received funds on issues related to their personal background, business undertaken, management skills, successes and challenges experience in funds utilization and loans repayment. Standardized questionnaires made it impossible for respondents to conceal essential information. It was therefore possible to collect the desired data to answer research questions.

3.6 Piloting

To confirm the validity and reliability of the research instruments interview schedules and questionnaires were prepared and submitted to experts with experience in academic research. Research supervisor were very crucial in advising during the designing and piloting of the research instruments. To ensure total validity, the instruments were pilot tested in two CBOs and

10 respondents who had received funds from the government in the neighboring locations of Nyandarua South District in Nyandarua County.

The purpose of the piloting was to identify any deficiency or anomaly in data collection instrument such as unspecified question, ambiguity and vagueness. During piloting the instrument were tested to confirm their viability in answering research questions. Respondent's suggestions were incorporated in the final instruments.

3.7 Data Collection Methods

Primary data was collected using interview schedules and questionnaires while secondary data was gathered by compiling information of all registered persons with disability CBOs from the Social Development Office and other relevant written documents on persons living with disability. Primary data was collected using face to face interview and where appropriate research assistance administered questionnaires. This was appropriate since most of the respondent required assistance to answer some questions. The same method ensured high completion rate of research instruments.

3.8 Data Analysis

This study gathered both qualitative and quantitative data. Statistical Package for Social Sciences (SPSS) was used to analyze descriptive and inferential statistics to facilitate answering of research questions. Descriptive statistics were analyzed and presented in frequencies, percentages and means. They are presented in tables, pie charts and bar graphs. Chi Square and Cramer's V statistical technique were used to establish relationships between variables and the strength of their associations. Inferential statistics are tested at $\alpha = 0.05$ level of significance. Cramer's V is calculated from Chi-Square to show the strength of relationships between variables. Value ranging from 0 to 1. The more value was closer to 1 the stronger the relationship while closer to 0 indicated weaker relationships.

Information on CBOs performance in establishing revolving funds was measured by the numbers of CBOs members who have been able to pay a certain percentage of their loan back to the CBOs so as to revolve the repaid amount to other members. CBOs revolving first loans are categorized as having performed poorly since they were unable to recover funds advanced to their members for more than one year. CBOs revolving second and third loans are categorized to

have performed better since they were able to recover funds advanced to their members and circulated part of the recovered amount to other members.

Individual respondent's performance is measured by the amount of loans they had paid back. Respondents who had paid 2/3 or more of the amount loaned are categorized to have performed better than respondent who paid 1/3 or less in one year after receiving loans. Results are tabulated in tables and bar graphs to show relationship between variables and loans repayment.

3.9 Ethical Consideration

Before the study commenced authority was obtained from National Commission for Science, Technology and Innovation and all other the relevant authorities at the study area in conformity which Egerton University research guidelines.

Respondent consent for participation was sought without coercion. Anonymity of respondents was guaranteed and assurance made that all information obtained will be for the purpose of this study only.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents results and discussion of the study findings. The results address the research objectives namely; to examine how organizational issues of persons with disability CBOs influence utilization of government funds; secondly to assess the influence of literacy and vocational training on utilization of government grants by people living with disability; thirdly to explore the influence of gender issues on utilization of government grants by persons with disability and lastly to examine the effect of other sources of income on utilization of government funds. Information was collected from officials of 10 sampled CBOs, members of grants disbursement committee and 80 persons living with disability who received funds. The chapter is divided into four sections which addresses the research thematic areas.

Table 4.1: Shows Sampled CBOs, Years of Registration, Membership and Amount Allocated to CBOs

NO.	Name of CBO	Year of Registration	Membership		Total	Amount Received ksh	When Received
			Male	Female			
1	Weru Disabled Persons CBO	2007	14	11	25	495,000	2009
2	Rural Action on Disability and Development	2006	19	12	31	885,000	2010
3	Olkalau mental CBO	2010	15	10	25	432,000	2009
4	Olbolosati CBO	2008	18	11	29	500,000	2010
5	RADO CBO	2008	25	18	43	825,000	2010
6	Oloimutia Disabled persons CBO	2007	17	13	30	495,000	2010
7	Olkalau United Persons CBO	2008	22	16	39	435,000	2010
8	Gichaka CBO	2007	12	09	21	500,000	2009
9	Umoja Disabled CBO	2008	10	15	25	110,000	2009
10	Waremavu Disabled Group	2010	06	19	25	495,000	2011
	TOTAL		168	131	299	5,250,000	

Source District Social Development Office Nyahururu 2012

4.2 Results

Results are analyzed and compared with the performance of CBOs in establishing revolving funds. CBOs revolving first loans are categorized as having performed poorly since they have been unable to recover funds advanced to their members for more than one year. Respondents who have paid 2/3 or more of the amount loaned are categorized to have performed better.

4.2.1 Background Information of Sampled CBOs

This study involved 10 CBOs and 80 respondents. It was established that CBOs were unevenly distributed in the study areas with some locations not benefiting from the government funds. All funded CBOs were relatively new ranging from four years from the date of funding to one year. This study established that majority of CBOs were operating from member's houses or within the business premises of one of their members mostly an official. It was found that some CBOs had physically able persons within their memberships for strategic reasons such as; to represent severely disabled persons or influential persons in the community to represent members in others community development forums. However leadership positions are reserved for persons living with disability mostly with non disabled persons acting as external spokesperson or patron. The average age of CBOs members was between 31-40 years with 31% of respondents. The youngest respondents were between 15-20 years with 2.5% and the oldest was between 55-60 years with 1.2%. Majority of CBOs had mixed membership of male and female, with male dominating the position of leadership.

4.2.2 Management Issues of Persona Living with Disability CBOs

The first objective of this study was to examine how management issues of CBOs affected repayment of government funds. CBOs management issues are assessed to establish how they affect loans repayment by CBOs members. Among the issues investigated included; involvement of members in decision making, frequency of holding CBOs meetings, preparation and circulation of records, composition of management committees and duration of management committees in office among others. The year of CBO formation is a core issue in explaining whether the CBO was formed to tap government funding without pre requisite experience or was in existence even before the government fund for persons living with disability was established.

Gender issues in CBO leadership were also investigated in order to assess the involvement of men and women in CBOs activities and effective utilization of all talents within the CBOs influenced loans repayment. This study establish low membership of women with disability in CBOs, 131 females as compared to 168 males which can be attributed to cultural beliefs, values and bureaucratic procedures which discourage women with disability from joining or forming CBOs.

4.2.3 Involvement in Decision Making on Loans Allocation to CBOs Members

This study sought to investigate how decisions on funds allocation are made within the CBOs. Decision making is a collective venture which requires involvement of all project beneficiaries and other policy makers. Decisions making was assessed by investigating whether respondents were consulted on funds allocation. Decision to allocate loans to CBOs members can be made by executive committee in consultation with members or government officers or without their consultation. Decision making process may motivate members to invest wisely and repay their loans. Table 4.2 below shows how members responded when asked to identify who is involved in decision making on funds allocation.

Table 4.2: Involvement in Decision Making Process and Loans Repayment

Status of Loans Repayment		Involvement in Decision Making				Total
		Members Involved in Decision making	Executive committee	Government Officers	Don't know	
Paid 2/3	Frequency	8	4	2	2	16
	%	50.0%	25.0%	12.5%	12.5%	100.0%
Paid more than 1/2	Frequency	7	7	0	0	14
	%	50.0%	50.0%	0.0%	0.0%	100.0%
Paid less than 1/2	Frequency	3	14	3	4	24
	%	12.5%	58.3%	12.5%	16.7%	100.0%
Paid 1/3 or none	Frequency	2	21	3	0	26
	%	7.7%	80.8%	11.5%	0.0%	100.0%
Total	Frequency	20	46	8	6	80
	%	25.0%	57.5%	10.0%	7.5%	100.0%

$$X^2 = 25.576,$$

$$df = 9,$$

$$p = 0.002,$$

$$\text{Cramer } V = 0.326$$

Table 4.2 above shows that there is significant relationship between involvement of members in decision making and repayment of government funds. It was found that 25.0% of respondents were involved in making decisions especially on allocation of funds, 57.5 % of respondents stated that the executive committee made decisions without involving them while 7.5 % of respondents were not aware of who made the decision on how funds were to be allocated and 10% of respondents stated that government officers made decisions on funds allocation. Out of 16 respondents who paid 2/3 of their loans 50% were involved in decision making while out of 26 respondents who paid 1/3 or were not paying their loans 80.8 % stated that the executive committee members made decisions on funds utilizations. This observations reveals that respondents who were not involved in funds allocations were not keen to repay their loans These findings are further supported by Chi- test $p = 0.002$ and Cramer V value 0.326 which establish significant positive moderate relationship between decision making and loans repayment.

4.2.4 Attendance of Meetings by CBOs Members and loans Repayment

This study sought to establish how frequent members meet with management committees to deliberate on group affairs and mainly financial expenditures. The relationship between attendance of meeting and loans repayment was established using Chi-square and Cramer V statistical test. Table 4.3 below illustrates the frequency of meetings and loans repayment.

Table 4.3: Attendance of Meetings by CBOs Members and loans Repayment

Loan Repayment Status		Attendance of Meetings by CBOs Members					Total
		Weekly	Monthly	Quarterly	Annually	Can't Remember	
Paid 2/3	Frequency	4	8	4	0	0	16
	%	25.0%	50.0%	25.0%	0.0%	0.0%	100.0%
Paid more than 1/2	Frequency	3	4	5	2	0	14
	%	21.4%	28.6%	35.7%	14.3%	0.0%	100.0%
paid less than 1/2	Frequency	0	4	8	8	4	24
	%	0.0%	16.7%	33.3%	33.3%	16.7%	100.0%
Paid 1/3 or None	Frequency	0	2	3	3	18	26
	%	0.0%	7.7%	11.5%	11.5%	69.2%	100.0%
Total	Frequency	7	18	20	13	22	80
	%	8.8%	22.5%	25.0%	16.2%	27.5%	100.0%

$$X^2 = 56.511,$$

$$df = 12,$$

$$p = 0.000$$

$$\text{Cramer } V = 0.485$$

Table 4.3 above shows there is significant relationship between attendance of meetings and loans repayment by CBOs members. It was found that 8.8% of CBOs members met weekly to discuss group affairs, 22.5 % monthly, 25% quarterly, 16.2% annually and 27.5% of CBOs members have not attended CBOs meetings for the last one year or can't remember when the last meeting was held. The frequency of meetings also reflects CBOs members' performance in loans repayment. It was found that 25% of members who meet weekly paid 2/3 of their loans and 50% of those who met monthly paid 2/3 or more. 69.2% of those who can't remember when they last attended CBOs meeting paid 1/3 or less and none paid 2/3 of their loans. CBOs leaders' willingness to involve members in management of their group's affairs is an essential component of CBOs organizational management. This is further confirmed by Chi-square test which established $p = 0.000$ and Cramer's V value of 0.0485 which indicate positive relationship between the two variables.

4.2.5 Durations of Management Committee in Office

This study sought to investigate how often CBOs conducts elections in order to establish the level of governance and transparent in leadership. The frequency of elections can be used to assess members confidence with the leaders Table 4.4 below indicates duration in years the management committees have been in office and the status of revolving funds.

Table 4.4 Durations of Management Committees in Office

Status of Revolving Funds		Duration of Management Committees in Office				Total
		One year or less in office	Two years in office	Three years in office	More than three years	
Revolving first loans	Frequency %	0 0.0%	1 14.3%	1 14.3%	5 71.4%	7 100.0%
Revolving second loans	Frequency %	1 50.0%	1 50.0%	0 0.0%	0 0.0%	2 100.0%
Revolving third loans	Frequency %	1 100.0%	0 0.0%	0 0.0%	0 0.0%	1 100.0%
Total	Frequency %	2 20.0%	2 20.0%	1 10.0%	5 50.0%	10 100.0%

$$X^2 = 9.286$$

$$df = 6,$$

$$p = 0.158,$$

$$\text{Cramer } V = 0.681$$

Table 4.4 shows there is no significant relationship between the duration of management committee in office and the status of revolving funds. It was observed that, 71.4% of CBOs committees revolving first loans have been in office for more than 3 years while 50% of CBOs revolving second and third loans have been in office for one year or less. It was therefore established that 50% of CBOs committees members have been in office for more than three years. According to key respondents registered CBOs are expected to conduct annual general meetings and present their books of accounts to an external auditor every year. Chi-square test $p=0.158$ and Cramer V value 0.681 which indicates no significant relationship between the two variables.

4.2.6 Amount of Funds Received by CBOs Officials and Members

This study sought to assess governance issues in funds allocations in order to establish levels of accountability and transparent by CBOs officials in funds managements. Table 4.5 shows the amount of funds received by CBO members as compared to CBO officials.

Table 4.5 Amount of Funds Received by CBOs Officials and Members

Funds Recipient	Average Amount Received by Members and Leaders			Maximum and Minimum Amount Received	
	NO	Amount Received	Mean	Maximum	Minimum
Members	80	987,000	12,337	35,000	3,000
Officials	30	640,000	21,333	60,000	5,000

From Table 4.5 above it was observed that 30 CBOs officials received 640,000 ksh as compared to 80 CBOs members 987,000. The highest amount received by CBOs official was 60,000 ksh and a minimum of 5000ksh. The highest amount received by a member was 35,000ksh and the lowest of 3,000 ksh. This finding reveals that CBOs members received less funding as compared to CBOs officials which could create discontent in CBOs management and may be assumed to be discrimination of CBOs members by officials.

4.2.7 Operations of CBOs Bank Accounts and Status of Revolving Funds

This study sought to establish how CBOs were operating their bank accounts. This was aimed at revealing how frequent members deposited loans repayment to their CBOs accounts and how

CBOs offered loans to their members. Table 4.6 below illustrates CBOs bank accounts operations mainly in deposits and withdrawals and establishment of revolving funds.

Table 4.6: Operation of Bank Accounts and Status of CBOs Revolving Fund

Status of Revolving Funds		Operations of Bank Account Deposits and withdrawals				Total
		Weekly	Monthly	Quarterly	Dormant	
Revolving first loans	Frequency %	0 0.0%	0 0.0%	2 28.6%	5 71.4%	7 100.0%
Revolving second loans	Frequency %	2 100.0%	0 0.0%	0 0.0%	0 0.0%	2 100.0%
Revolving third loans	Frequency %	0 0.0%	1 100.0%	0 0.0%	0 0.0%	1 100.0%
Total	Frequency	2	1	2	5	10
	%	20.0%	10.0%	20.0%	50.0%	100.0%

$$X^2 = 20.000, \quad df = 6, \quad p = 0.003, \quad \text{Cramer } V = 1.000$$

Table 4.6 indicates that there is significant relationship between account operations and status of revolving funds by CBOs. It was found that 71.4% of CBOs with dormant accounts were still revolving their first loans after one year. This reveals that CBOs with dormant accounts had members who were not paying back their loans. The only CBO revolving third loan was also operating their account on monthly bases. These findings are further supported by Chi- test which reveals $p=0.003$ and Crammer V value of 1.000 which indicate positive relationship between the two variables

4.2.8 Assistance Received by Members through CBOs

This study sought to assess how CBOs assisted their members to improve their business. The assistance was either channeled through CBOs from other donors or mobilized from CBOs activities such as savings. The relationship between repayment of government funds and assistance received by CBOs members is also established using Chi-square and Crammer V. Table 4.7 illustrates the assistance received through CBOs.

Table 4.7 Assistance Received by Members through CBOs

Loan Status	Repayment	Assistant Received Through CBOs					Total
		Marketing	Business Tools	Extra Funding	Education Tours	NO any Assistance	
Paid 2/3 or more	Frequency	2	5	2	4	3	16
	%	12.5%	31.2%	12.5%	25.0%	18.8%	100.0%
Paid more than 1/2	Frequency	3	3	4	0	4	14
	%	21.4%	21.4%	28.6%	0.0%	28.6%	100.0%
Paid less than 1/2	Frequency	3	2	2	1	16	24
	%	12.5%	8.3%	8.3%	4.2%	66.7%	100.0%
Paid 1/3 or None	Frequency	2	1	2	0	21	26
	%	7.7%	3.8%	7.7%	0.0%	80.8%	100.0%
Total	Frequency	10	11	10	5	44	80
	%	12.5%	13.8%	12.5%	6.2%	55.0%	100.0%

$\chi^2 = 36.612, \quad df = 12, \quad p = 0.001, \quad \text{Cramer } V = 0.0369$

From Table 4.7 above indicates a significant relationship between services offered by CBOs and repayment of loans. It was found that out of 16 respondents who paid 2/3 of their loans 12.5% were assisted to market their goods and services or they marketed their produce together. 31.2% received business tools such as knitting machines or movement Aid such as wheel chairs through their CBOs. 12.5% received extra funding from their CBOs merry go round while 6.3% went on educational visits organized by other agencies though their CBOs. Majority of CBOs members or 55% did not receive any assistance from their CBOs to improve their income generating activities. Further observation of this result reveals that out of 55% of respondents who did not received any assistance only 18.8% had paid 2/3 while 80.8% paid 1/3 or were not paying their loans. This finding are further supported by Chi- test which reveals $p = 0.001$ and Crammer V value 0.0369 which indicates positive significant relationship between the two variables.

4.2.9 Authority to Spend CBOs Funds

Consultation and consensus before bank transaction was investigated to assess whether leaders involve their members before spending funds allocated to the CBO by the government. Consensus before utilization of funds can build trust and transparency in finance management

which motive loans repayment. Table 4.8 below shows how CBOs leaders consulted and sought authority to spend group funds and the status of their revolving funds.

Table 4.8 Authority to Spend CBOs Funds

Status of Revolving Funds	Authority to Spend CBOs Funds						Total
	Consult Group Members	No Consultation	Consult Government Officer	Do not Consult Government Officer	Consult Committee Members	Do not Consult Committee Members	
Revolving first loans	Frequency 1 5.3%	6 31.6%	1 5.3%	5 26.3%	0 0.0%	6 31.6%	19 100.0%
Revolving second loans	Frequency 3 37.5%	0 0.0%	2 25.0%	1 12.5%	2 25.0%	0 0.0%	8 100.0%
Revolving third loans	Frequency 1 33.3%	0 0.0%	1 33.3%	0 0.0%	1 33.3%	0 0.0%	3 100.0%
Total	Frequency 5 16.7%	6 20.0%	4 13.3%	6 20.0%	3 10.0%	6 20.0%	30 100.0%

$\chi^2 = 20195$, $df = 10$, $p = 0.027$ Cramer V = 0.580

Table 4.8 reveals that 16.7% of CBOs consulted their members before financial transactions while 20% did not consult their members. 13.3% sought the authority of government officers before utilizing their funds while 20.0% did not consult. 10% of CBOs officials consulted all committees' members while 20% did not consult. This study shows that 60% of CBOs did not consult widely when making decision on funds utilization. This may explain low repayment rates by CBOs members who were not involved in funds managements. Chi test reveals $p=0.027$ and Crammer V value 0.580 which significant positive relationship between consultation of stake holders and establishment of revolving funds by CBOs.

4.2.10 Circulation of Group Minutes to GOK Offices and Members

This study sought to establish whether CBOs record keeping has relationship with establishment of revolving funds. Table 4.9 below shows how CBOs prepared and circulated financial and other administrative records to government officers and their members as required by the grant agreement. The relationship was established using Chi-square and Cramer V statistical test. Record keeping is an important indicator of effective group management.

Table 4.9: Preparation and Circulation of CBOs Records to Members and GOK Offices

Status of Revolving Funds	Preparation and Circulation of CBOs Records						Total
	Prepared Financial Records	Had No Financial Records	Prepare Management Record	Had no Management Records	Members Activities Records	No Members Activities Records	
Revolving first loans	Frequency 1	6	0	7	0	7	21
	% . 4.8%	28.6%	0.0%	33.3%	0.0%	33.3%	100.0%
Revolving second loans	Frequency 2	0	2	0	2	0	6
	% . 33.3%	0.0%	33.3%	0.0%	33.3%	0.0%	100.0%
Revolving third loans	Frequency 1	0	1	0	1	0	3
	% . 33.3%	0.0%	33.3%	0.0%	33.3%	0.0%	100.0%
Total	Frequency 4	6	3	7	3	7	30
	% . 13.3%	20.0%	10.0%	23.3%	10.0%	23.3%	100.0%

$\chi^2 = 26.429$, $df = 10$, $p = 0.003$, Cramer V = 0.664

Table 4.9 shows that there is a significant relationship between record keeping and status of revolving funds. The study revealed that 13.3% of CBOs prepared financial records while 20% did not. Ten percent kept proper management records such as minutes, attendance lists while 23.3% did not. Ten percent kept members activities records such as sales and investment records while 23.3% did not. Also found was 26.5% of CBOs revolving first loans did not prepared and circulated financial records, 33.3% had no management records the same to member's activities records. This study found 33.3% of CBOs which prepared and circulated their records to members and other relevant authorities were also success in establishing revolving funds since they were revolving second and third loans. Effective communication and record keeping is a

reflection of accountability and team work in CBOs managements which translated to high rate of loans repayment. Chi-square test $p=0.003$ and Crammer V value 0.664 confirms positive relationship between the two variables.

4.2.11 Loan Repayment by CBOs Members

The study sought to establish how CBOs members were repaying their loans. The aim was to assess CBOs leaders' ability to mobilize their members to repay their loans and hence establish a revolving fund.

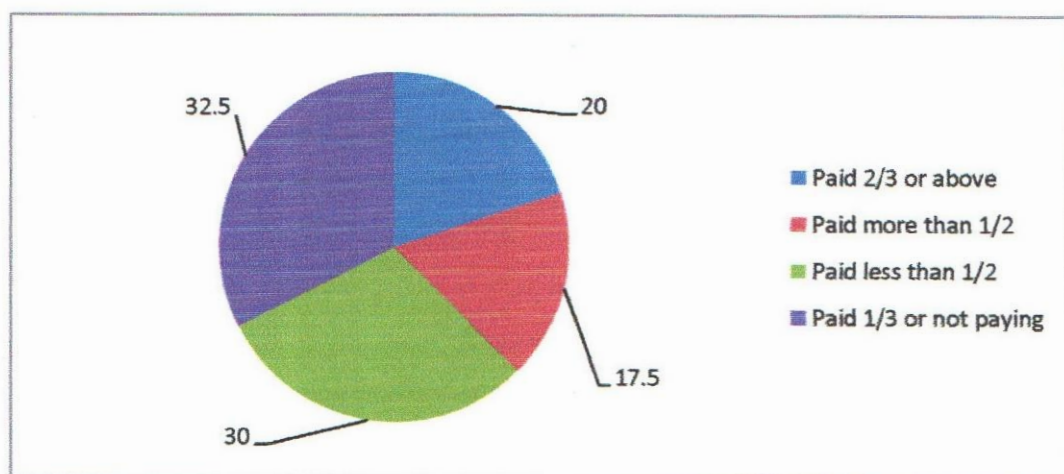


Figure 4.1: Loans Repayment by CBOs Members

From 4.1 above it was found that 20% of respondents paid 2/3 or above of their loans while 17.5% paid more than 1/2. 30% paid less than 1/2 of their loans while 32.5% paid 1/3 or were not paying. From this finding it was established that majority of respondents 62.5 had paid less than half of the amount advanced to them. According to key informant all the respondents were supposed to have paid their loans to facilitate establishment of revolving fund within one year. Further discussion with key informants on loan repayment established that among those who were partly paying, the amount paid was very little to service CBOs revolving fund scheme and meet administrative cost.

4.2.12 Status of Revolving loans in Circulation

Table 4.10 below illustrates status of loans circulation by CBOs. This investigation was done in order to establish how many CBOs were able to recover all loans advanced to their members. The purpose of this investigation was to assess whether CBOs were committed in recovering

loaned funds and revolve the same amount to other members. Table 4.10 illustrates the status of loans in circulation.

Table 4.10: Status of Revolving Loans in Circulation

Loans Revolving Status	Frequency	Percentage
CBOs Revolving First Loan	7	70
CBOs Revolving Second Loan	2	20
CBOs Revolving Third Loan	1	10
TOTAL	10	100

From Table 4.10 it was found that 70% of CBOs are still revolving or recovering the first loans given to their members more than one year ago, 20% are circulating loans for the second time and 10% are on third loans. From these findings it was realized that only 30% of CBOs had recovered loans and circulated the repaid amount to other CBOs members.

4.2.13 Funds Reserved for Administrative Purpose

This study sought to investigate how funds were allocated to meet CBOs office administrative expenses. This was aimed at assessing the percentage of resources not availed to members for investment but withheld for administrative purpose Table 4.11 illustrate the percentage of funds CBOs reserved funds for office administrations operations and how it affected establishment of revolving funds..

Table 4.11: Funds Reserved for Administrative Purpose

Status of Revolving Funds		Percentage of Funds Reserved for Administrative Purpose				Total
		Reserved 5-10	Reserved 11-15	Reserved 16-20	Reserved above 20	
Revolving first loans	Frequency %	0 0.0%	0 0.0%	3 42.9%	4 57.1%	7 100.0%
Revolving second loans	Frequency %	0 0.0%	2 100.0%	0 0.0%	0 0.0%	2 100.0%
Revolving third loans	Frequency %	1 100.0%	0 0.0%	0 0.0%	0 0.0%	1 100.0%
Total	Frequency %	1 10.0%	2 20.0%	3 30.0%	4 40.0%	10 100.0%

$\chi^2 = 20.000$.

df = 6,

p = 0.003,

Cramer V' = 1.000

Table 4.11 above shows that there is significant relationship between the percentage of funds reserved for administrative purpose and status of revolving funds. It was found that 20% of CBOs reserved between

11 and 15 percent of their total allocations for administrative cost. Thirty percent (30%) reserved above 20 percent while 40% of CBOs reserved over 20 percent of their total allocation for administrative purpose. Funds withheld for administrative purposes were not availed to members to invest in income generating activities thus reducing investment funds. This finding was further supported by $p = 0.003$ and Cramer V value 1.000 which establish positive relationship between percentage of funds withheld for administrative purpose and status of revolving funds.

4.2.14 Allocation of funds for Social Needs

Respondents were asked to state how they invested the funds received from the government through their CBOs. Table 4.12 indicates the frequency of CBOs members who invested more than a third of their funds for other social needs such as medical, education, bought household good. Invested in merry go round and income generating activities. This investigation was to assess the percentage of fund put into profitable investment.

Table 4.12 Allocation of Funds for Social Needs

Loans Repayment Status		Funds Allocated for Social Need					Total
		Medical Needs	Education	House hold	Welfare/Merry go round	Income Generating	
Paid 2/3	Frequency	0	1	1	3	11	16
	%	0.0%	6.2%	6.2%	18.8%	68.8%	100.0%
Paid more than 1/2	Frequency	2	0	1	0	11	14
	%	14.3%	0.0%	7.1%	0.0%	78.6%	100.0%
Paid less than 1/2	Frequency	8	2	4	1	9	24
	%	33.3%	8.3%	16.7%	4.2%	37.5%	100.0%
Paid 1/3 or less	Frequency	11	6	4	1	4	26
	%	42.3%	23.1%	15.4%	3.8%	15.4%	100.0%
Total	Frequency	21	9	10	5	35	80
	%	26.2%	11.2%	12.5%	6.2%	43.8%	100.0%

$\chi^2 = 31.092$.

df = 12,

$p = 0.002$.

Cramer V = 0.360

Table 4.12 shows significant relationship between funds allocated for social needs and loans repayment. It was observed that 43.8% of respondents invested more than a third of funds allocated to them into income generating activities which implies that 56.2% of respondent spent more than a third of their funds to meet other social needs. This study found that 26.2% of respondents invested more than a third of their funds to meet medical needs, 11.2% on education and 12.5% bought household equipment. Also established was 42.3% of respondents who invested a third of their income on medical needs paid less than 1/3 or none as compared to 15.4% who invested in income generating. According to key respondents the purpose of the government funding was to initially establish income generating activities and afterwards utilize the accrued profit to meet other social needs. This findings are further confirmed by Chi-test $p=0.002$ and Cramer V value 0.360 which shows a positive relationship between the two variables.

4.3 Effect of Literacy and Vocational Training on Repayment of Government Grants by CBOs Members.

The second objective of this study was to assess how literacy and vocational trainings affected repayment of government grants by members of persons living with disability CBOs. To address this objective the study concentrated on assessing the education status of CBOs officials and members, attendance of management and technical courses by members and their leaders, education status of male and female members lastly views and opinions of key informants on performance of respondents income generating activities in relation to education and training. This objective was based on desire to establish why even after the government continuous funding to persons with disability projects, poverty continues to eclipse their livelihood.

4.3.1 Education Status of CBOs Officials

The study sought to establish education status of CBO officials who are key determinants in establishment of viable revolving fund programme with mechanisms to loans and recover funds from member. Education status can influence CBOs ability to keep proper loan management records and administration. Table 4.13 below shows education status of CBOs officials and status of revolving funds

Table 4.13 Education Status of CBOs Officials

Status of Revolving Funds	Education Status of CBOs officials								Total
	Chairman primary	Chairman secondary	Chairman post secondary	Secretary primary	Secretary secondary	Treasurer primary	Treasurer secondary	Treasurer post secondary	
Revolving first loans	No 4 21.1%	No 2 10.5%	No 0 0.0%	No 4 21.1%	No 3 15.8%	No 4 21.1%	No 2 10.5%	No 0 0.0%	19 100.0%
Revolving second loans	No 0 0.0%	No 2 33.3%	No 0 0.0%	No 0 0.0%	No 2 33.3%	No 1 16.7%	No 1 16.7%	No 0 0.0%	6 100.0%
Revolving third loans	No 0 0.0%	No 1 20.0%	No 1 20.0%	No 0 0.0%	No 1 20.0%	No 0 0.0%	No 1 20.0%	No 1 20.0%	5 100.0%
Total	No 4 13.3%	No 5 16.7%	No 1 3.3%	No 4 13.3%	No 6 20.0%	No 5 16.7%	No 4 13.3%	No 1 3.3%	30 100.0%

$\chi^2 = 18.221$, $df=14$, $p = 0.199$, Cramer V = 0.550

From Table 4.13 it was observed that 13.3% of chairmen had primary education, 16.7% secondary education and 3.3% post secondary education. Further observed was 13.3% of secretaries had primary education, 20% secondary and 16.7% post secondary education. It was found that 16.7% of treasurers had primary education, 13.3% secondary and 3.3% post secondary. Twenty percent of chairmen revolving third loans had secondary education while 20% had post secondary education. Twenty percent of treasurers revolving second loans had post secondary education. Also established was 21.1% of CBO leaders revolving first loans had primary education and none post secondary education. Further discussion with key informants revealed that the certificate held by officials were of very low grades both at primary and secondary levels. From this finding it was noted that CBOs with educated officials paid their loans much better than CBOs with officials of primary education status although education status on its own did not influence establishment of revolving funds as confirmed by Chi test which reveals $p=0.199$ which revealed no significance relationship between the two variables and Cramer V values 0.550 with low weak relationship between education status of officials and status of revolving funds.

4.3.2 Education Status of CBOs Members

Further assessment was done to establish education statuses of CBOs members who are the main beneficiaries of government fund. Table 4.14 summarizes education status of CBOs members and Chi-square test is used to establish the relationship.

Table 4.14 Education Status of CBOs Members

Loans Repayment Status		CBOs Members Education Status				Total
		Pre primary /None	Primary	Secondary	Post Secondary	
Paid 2/3 or More	Frequency	2	4	8	2	16
	%	12.5%	25.0%	50.0%	12.5%	100.0%
Paid more than 1/2	Frequency	2	4	6	2	14
	%	14.3%	28.6%	42.9%	14.3%	100.0%
Paid less than 1/2	Frequency	7	14	5	0	26
	%	26.9%	53.8%	19.2%	0.0%	100.0%
Paid less than 1/3 or none	Frequency	15	9	0	0	24
	%	62.5%	37.5%	0.0%	0.0%	100.0%
Total	Frequency	26	31	19	4	80
	%	32.5%	38.8%	23.8%	5.0%	100.0%

$$X^2 = 32.419,$$

$$df = 9,$$

$$p = 0.000,$$

$$\text{Cramer } V = 0.368$$

In contrast to CBOs official's education status, significant relationship was established between education status of CBOs members and loans repayment. From Table 4.14 it was found that 62.5% of CBOs members who have paid less than 1/3 of their loans have pre primary or no any formal education, only 12.5% of respondents with pre primary education had paid more than 2/3 of their loans. 31 % of respondents with primary education had paid 1/3 of their loans or less while 25% paid more than 2/3 or more. 50% of respondents with secondary education paid more than 2/3 of their loans while 19.2% paid less than 1/2 of their loans. This findings are further confirmed by Chi-square test which establish $p=0.000$ and Cramer V value 0.368 which reveals a significant relationship between education status of CBOs members and loans repayment.

4.3.3 Attendance of Management Courses by CBOs Officials

This study assessed the attendance of management and technical courses by CBOs officials which is an important factor in determining their abilities to manage government funds. The findings are presented in Figure 4.2

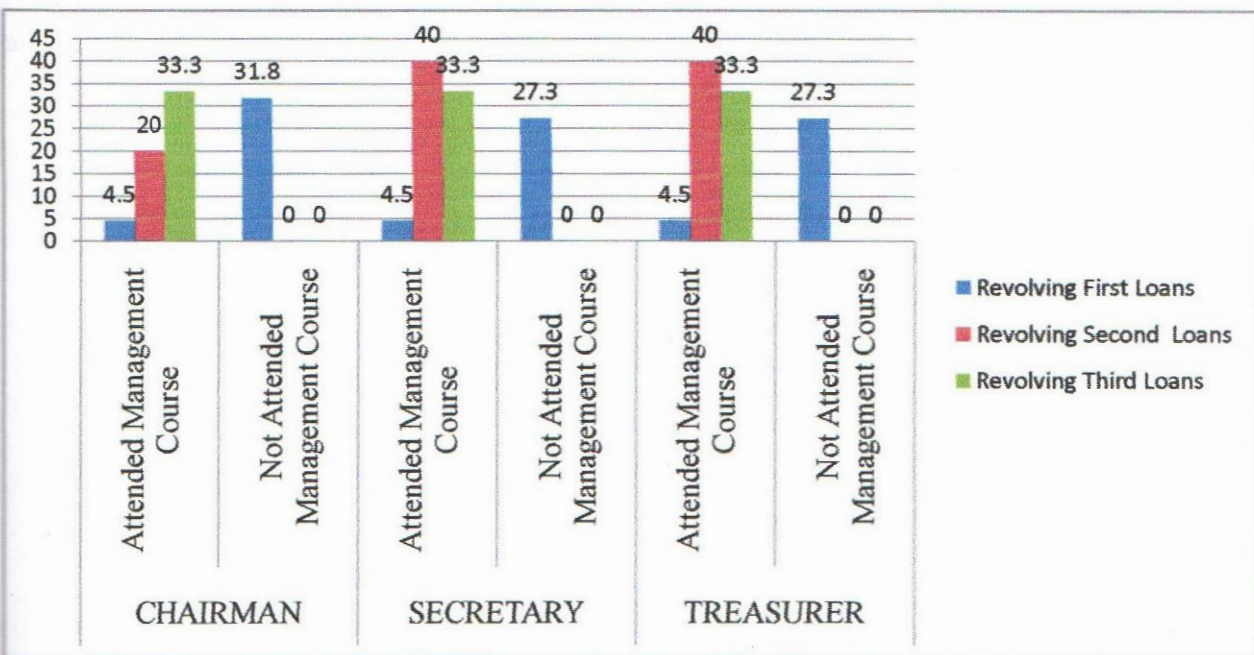


Figure 4.2: Attendance of Management Courses by CBOs Officials

From figure 4.2 it was established that 4.5% of chairmen of CBOs circulating first loans had attended management course as compare to 20% revolving second loans and 33.3% revolving third loans. 31.8% chairmen of CBOs revolving first loans had not attended any course. 40% secretaries of CBOs revolving second loans had attended management courses as compared to 33.3% revolving third loans and 4.5% revolving first loans. 40% treasurers of CBOs revolving second loans had attend management course as compared to 33.3% of CBOs revolving third loans and 4.5% revolving first loans. 27.3% treasurers revolving first loans had not attended any training. From this finding it was established that all officials of CBOs revolving third loans attended management course organized by the funding agencies and other services providers in the study areas. However not all CBOs officials of CBOs revolving first loans attended those trainings due to limited opportunities.

4.3.4 Attendance of Technical Trainings by CBOs Members

This study assessed the attendance of technical courses by CBOs members. Technical training is essential in equipping respondents with skills which enhance their ability to undertake specialized activities such as dress making, leather works and carpentry. Technical skills were anticipated to assist respondents in initiating profitable income generating activities with savings to repay their loans. The findings are presented in Table 4.15 below.

Table 4.15: Attendance of Technical Trainings by CBOs Members

Loans Repayment Status		Attendance of Technical Courses by CBOs members		Total
		Attended Technical Training	NOT Attended Technical Training	
Paid 2/3	Frequency	9	7	16
	%	56.2%	43.8%	100.0%
Paid more than ½	Frequency	5	9	14
	%	35.7%	64.3%	100.0%
paid less than ½	Frequency	2	22	24
	%	8.3%	91.7%	100.0%
Paid 1/3 or not paying	Frequency	4	22	26
	%	15.4%	84.6%	100.0%
Total	Frequency	20	60	80
	%	25.0%	75.0%	100.0%

$X^2=14.028$,

df=3,

p= 0.003,

Cramer V'= 0.419

Table 4.15 reveals significant relationship between attendance of technical trainings and loans repayment. It was revealed that majority of respondents or 84.6% who have paid 1/3 or less of their loans have not attended any technical training as compared to 15.4% who had attended technical course. About 43.8% of respondents who have no technical trainings paid 2/3 of their loans compared to 56.2% of respondent who had attended technical trainings. Education status of respondents influenced loans repayment. This is confirmed and supported by Chi- square test $p=0.003$ and Crammer V 0.419 which establish significant relationship between the two variables.

4.3.5 Education Status of Male and Female CBOs Members

Gender analyses was undertaken to reveal education differences between males and females respondents. It was important to assess whether male and female had equal education status and

whether the performance of males and females in loans repayment was influenced by their education levels. Table 4.16 below shows education status of male and female respondents.

Table 4.16 Gender Issues in Education

Loans Repayment Status	CBOs Members Education Status								Total
	Pre primary / Male	Pre primary female	Primary male	Primary female	Secondary male	Secondary female	Post secondary male	Post secondary female	
Paid 2/3 or more	Frequency 1	1	2	2	6	2	1	1	16
	% 6.2%	6.2%	12.5%	12.5%	37.5%	12.5%	6.2%	6.2%	100.0%
Paid more than 1/2	Frequency 1	1	1	3	3	3	2	0	14
	% 7.1%	7.1%	7.1%	21.4%	21.4%	21.4%	14.3%	0.0%	100.0%
Paid less than 1/2	Frequency 4	3	8	6	2	3	0	0	26
	% 15.4%	11.5%	30.8%	23.1%	7.7%	11.5%	0.0%	0.0%	100.0%
Paid less than 1/3 or none	Frequency 4	11	4	5	0	0	0	0	24
	% 16.7%	45.8%	16.7%	20.8%	0.0%	0.0%	0.0%	0.0%	100.0%
Total	Frequency 10	16	15	16	11	8	3	1	80
	% 12.5%	20.0%	18.8%	20.0%	13.8%	10.0%	3.8%	1.2%	100.0%

$X^2 = 42.764$,

df=21,

p = 0.003,

Cramer V' = 0.422

From Table 4.16 significant relationships is established between gender, education and loans repayment. It was found that out of 16 respondents who paid 2/3 of their loans 36.7% were male with secondary education as compared to 12.5% female with the same education. Out of 26 respondents who paid 1/3 or none of their loans 45.8% were female with pre primary education as compared to male 16.7%. This study found that 20% female had pre primary education as compared to male 12.5%. On post secondary education 3.8% were male as compared to female

1.2%. This study established that males were more educated than female and also repaid their loans better than female. These findings is further confirmed by Chi test which reveals $p=0.003$ and Cramer V value 0.422 which established positive relationship between the two variables.

4.4 Effect of Gender Factors on Repayment of Government Grants by CBOs Members

The third objective of this study was to explore how gender issues affected repayment of government grants by CBOs members. The purpose was to assess whether men and women with disability have equal opportunities in utilization of loans and capacity to repay. The motive behind this objective was to investigate how social cultural issues impact on men and women with disability and community perceptions on persons living with disability who are involved in income generating activities. To address this objective this study assessed how funds allocated to CBOs were distributed to women and men with disabilities, how consultation were made by men and women when establishing income generating activities, involvement of men and women in CBOs leadership and marital status of the respondents.

4.4.1 Distribution of Funds to Men and Women

This study sought at assessing how fund allocated to CBOs were distributed among male and female members. Table 4.17 and figure 4.1 below shows how funds were distributed.

Table 4.17 Distribution of Funds to Men and Women

Gender	Amount in K.shs	Percentage
Men	513,000	52
Women	474,000	48
Total	987,000	100

From Table 4.17 above this study found that males with disability received higher amount of funds than females. Table 4.15 reveals that out of 987,000 allocated to respondents, females accessed 48% while males received 52%. Although the difference was small it had an effect on results of funds utilization since equal number of respondents was involved in this study.

4.4.2 Gender Issues in CBOs Leadership

Involvement of both men and women in leadership is an influencing factor which may determine maximum utilization of available human resources and talents. Table 4.18 below shows how leadership positions are distributed between males and females.

Table 4.18: Gender Issues in CBOs leadership and Loans Repayment

Loans status	Repayment	Gender issues in CBOs Leadership						Total
		Chairman male	Chairman female	Secretary male	Secretary female	Treasurer male	Treasurer female	
Revolvin g first loans	Frequency	6	1	5	2	7	2	23
	%	26.1%	4.3%	21.7%	8.7%	30.4%	8.7%	100.0%
Revolvin g second loans	Frequency	1	1	0	2	0	1	5
	%	20.0%	20.0%	0.0%	40.0%	0.0%	20.0%	100.0%
Revolvin g third loans	Frequency	1	0	0	0	0	1	2
	%	50.0%	0.0%	0.0%	0.0%	0.0%	50.0%	100.0%
Total	Frequency	8	2	5	4	7	4	30
	%	26.7%	6.7%	16.7%	13.3%	23.3%	13.3%	100.0%

$\chi^2 = 11.659$, $df = 10$, $p = 0.309$, Cramer V = 0.441

From Table 4.18 above it was found that male occupied 26.7% positions of chairmen 16.7% secretaries and 23.3% positions of treasurers. Males dominated the leadership positions of CBOs revolving the first loans with 78.2% and women 21.8%. In CBOs revolving third loans males occupied 50% positions of chairmen while 50% position of treasurers was held by females. It may therefore be assumed that where women were involved in leadership, repayment was also high as in CBOs revolving second and third loans. This study found no any significant relationship between gender issues and loans repayment as established by Chi-square test $p = 0.309$ and Crammers V value of 0.441.

4.4.3 Marital Status of CBOs Members

This study sought to investigate marital status of persons living with disability in order to establish how marriages affect business management and loans repayment. Married people are assumed to be more responsible at family levels and more committed in managing income generating activities. Marital status shows availability or non availability of a partner to share role and responsibilities in business operations. Table 4.19 below shows marital status of CBOs

members and loans repayment by single, married, widows/widower and divorced/ separated respondents

Table 4.19: Marital Status of CBOs Members

Loans Repayment Status		Marital Status of CBOs Members				Total
		Single	Married	Widow/ Widower	Divorced/ Separated	
paid 2/3 or more	Frequency	2	10	3	1	16
	%	12.5%	62.5%	18.8%	6.2%	100.0%
paid more than 1/2	Frequency	2	5	5	2	14
	%	14.3%	35.7%	35.7%	14.3%	100.0%
paid less than 1/2	Frequency	11	12	1	0	24
	%	45.8%	50.0%	4.2%	0.0%	100.0%
paid 1/3 or not paying	Frequency	9	5	5	7	26
	%	34.6%	19.2%	19.2%	26.9%	100.0%
	Frequency	24	32	14	10	80
Total	%	30.0%	40.0%	17.5%	12.5%	100.0%

$\chi^2 = 23.483$, $df = 9$, $p = 0.005$, Cramer V = 0.313

Table 4.19 shows a significant relationship between marital status and loans repayment. It was found that out of 16 respondents who paid 2/3 of their loans 62.5% were married, 18.8% widows/widowers, 12.5% were singles and 6.2% were divorced or separated. Analysis of respondents who paid 1/3 of their loans or were not paying revealed that, 34.6% were single, 19.2% divorced/separated while 19.2% were married. Single and separated persons paid less as compared to married and widows or widowers. This may be attributed to marital responsibilities which implies that married persons are more responsible than singles persons. This finding is further supported by Chi- square test of $p=0.005$ and Cramer V = 0.313 indicating positive relationship between the two variables.

4.4.4 Activities Undertaken by CBOs Members: Males and Females

This study sought to investigate whether activities undertaken by CBOs members male and female influenced loans repayment. Activities undertaken were expected to generate income and profit to be used in repaying back loans for CBOs to set up revolving fund. Culturally men and

women undertook different activities which have different economic values. Table 4.20 below shows activities undertaken while Chi test and Crammer V value is applied to established the relationship.

Table 4.20: Activities Undertaken by CBOs Members Males and Females

Loan Repayment Status	Activity Undertaken by Male and Female						Total
	Agriculture Female	Agriculture Male	Services Provision Male	Services Provision Female	Value Addition Male	Value Addition Female	
Paid 2/3	Frequency 2	3	4	5	2	0	16
	% 12.5%	18.8%	25.0%	31.2%	12.5%	0.0%	100.0%
Paid more than 1/2	Frequency 3	2	3	2	2	2	14
	% 21.4%	14.3%	21.4%	14.3%	14.3%	14.3%	100.0%
Paid less than 1/2	Frequency 9	12	2	0	0	1	24
	% 37.5%	50.0%	8.3%	0.0%	0.0%	4.2%	100.0%
Paid less than 1/3 or none	Frequency 13	8	0	5	0	0	26
	% 50.0%	30.8%	0.0%	19.2%	0.0%	0.0%	100.0%
Total	Frequency 27	25	9	12	4	3	80
	% 33.8%	31.2%	11.2%	15.0%	5.0%	3.8%	100.0%

$$X^2 = 35.957.$$

$$df = 15,$$

$$p = 0.002,$$

$$\text{Cramer } V = 0.387$$

From Table 4.20 above revealed significant relationship between activities undertaken by CBOs members and repayment of loans. It was found that 33.8% of male and 31.2% of female are involved in agricultural related activities mainly crop farming and livestock rearing. Eleven point two percent (11.2%) of male and 15% of female were involved in service industries such as shoes repair, dress making and bicycles or motorbike repairs. Five percent of male and 3.8% of female were involved in value addition activities. This finding reveals that majority of respondents or 50% female and 30.8% male were involved in agriculture and had paid 1/3 or less of their loans as compared to 12.5% female and 18.8 male who paid 2/3 or more. Twenty five percent of male respondents were involved in provision of services and paid 2/3 of their loans as

well as 31.2% female as compared to 0% male and 19.2% female who paid 1/3 of their loans or less. This observation suggests that if more respondents were involved in services provision and value additions they could have paid their loans much better. This observations are confirmed by Chi- square test $p = 0.002$ and Crammer V value 0.387 which establish significant relationship between activities undertaken by male and female and their abilities to pay their loans.

4.4.5 Consultation on Business Management

Consultation and networking was assessed to establish how it affects the success of any business and eventual loans repayment. Over consultation and lack of ability to make urgent independent decision can negatively influence the performance of income generating activities. Table 4.21 below illustrates how consultation by men and women on business establishment and management influenced performance of income generating activities and loans repayment.

Table 4.21 Consultation on Business Management and Loans Repayment

Consultation on Business Management		loans Repayment Status								Total
		Paid 2/3 male	Paid 2/3 female	Paid more than 1/2 male	Paid more than 1/2 female	Paid less than 1/2 male	Paid less than 1/2 female	Paid less than 1/3 or none male	Paid less than 1/3 or none female	
Spouse	Frequency	2	2	1	2	2	3	1	6	19
	%	10.5%	10.5%	5.3%	10.5%	10.5%	15.8%	5.3%	31.6%	100.0%
Parent	Frequency	1	2	0	1	2	2	1	3	12
	%	8.3%	16.7%	0.0%	8.3%	16.7%	16.7%	8.3%	25.0%	100.0%
Friends	Frequency	0	0	2	0	2	2	3	0	9
	%	0.0%	0.0%	22.2%	0.0%	22.2%	22.2%	33.3%	0.0%	100.0%
Group members	Frequency	1	1	0	1	1	1	1	3	9
	%	11.1%	11.1%	0.0%	11.1%	11.1%	11.1%	11.1%	33.3%	100.0%
Government	Frequency	2	0	0	0	1	0	1	1	5
	%	40.0%	0.0%	0.0%	0.0%	20.0%	0.0%	20.0%	20.0%	100.0%
Personal decisions	Frequency	4	1	5	2	5	3	4	2	26
	%	15.4%	3.8%	19.2%	7.7%	19.2%	11.5%	15.4%	7.7%	100.0%
Total	Frequency	10	6	8	6	13	11	11	15	80
	%	12.5%	7.5%	10.0%	7.5%	16.2%	13.8%	13.8%	18.8%	100.0%

$\chi^2 = 28.512.$

$df = 35,$

$p = 0.773,$

Cramer $V = 0.267$

From Table 4.21 it was observed that persons living with disability consulted various institutions and individuals before and even during business operations. It was established that female regularly consulted other agencies more than male. Out of 26 respondents who made personal decision on income generating activities 15.4% were male who paid 2/3 as compared to 3.8% female. Out of 12 respondents who consulted their parents regularly 25% were female who paid 1/3 of their loans as compared to male 8.3%. From this finding it was confirmed that women had to consult other persons or institutions more frequently when making decisions on business issues than male. Over consultation denied women independency in managing their income generating activities. However consultations on business management did not influence loans repayment as confirmed by Chi test $\chi=0.773$ and Cramer $v=0.267$ which indicate weak low relationship between the two variables.

4.4.6 Access to Land and Business Premises

Access to family land and business premises reduced the cost of doing business in form of hiring land and business premises. Figure 4.3 below illustrates how persons with disability accessed family land and business premises to implement their income generating investments.

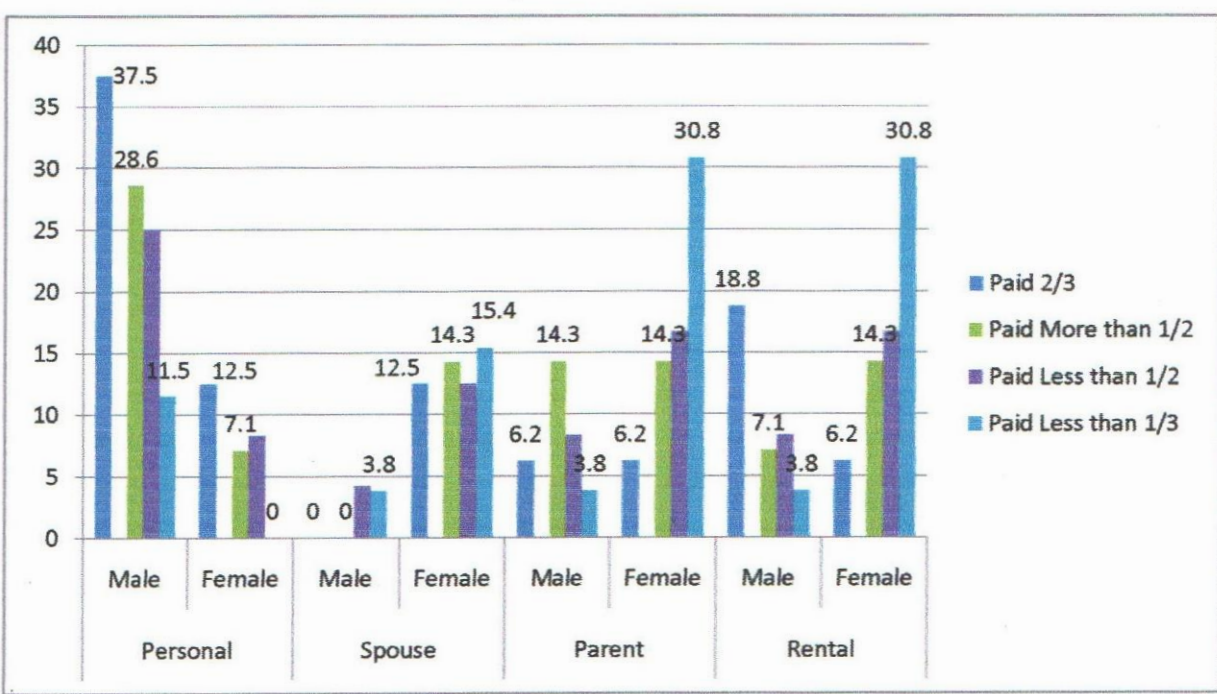


Figure 4.3: Ownership of Land and Business Premises

From Figure 4.3 it was found that 37.5% of male undertaking income generating activities on their own land or business premises paid 2/3 of their loans as compared to 12.5% female. 30.8% of female who paid 1/3 of their loans were undertaking income generating activities on rented land or business premises as compared to 3.8% female. Further established was that 30.8% of female were undertaking income generating activities on parent land or premises as compared to 3.8% male. It was found that female lacked free access to land and business premise since most of them were doing business either on their parent land or premises or rented space which suggests they incurred more cost in renting land and business premises than male.

4.4.7 Disability Status of Marriage Partners

Disability status of marriage partner was assessed to establish partner's ability to share roles and responsibilities in business management. Partners married to non disabled persons have a better opportunity to utilize the presence of a physically able partner to manage their income generating activities. Table 4.22 below shows disability status of respondents spouses who are in marriage or were in marriage before temporary separation, divorced or death of the partner and loans repayment.

Table 4.22: Disability Status of Marriage Partners

Loan Repayment Status		Disability Status of Marriage Partners				Total
		Male Married to Able persons	Male Married to disabled Persons	Female Married to Able persons	Female Married to disabled Persons	
Paid 2/3	Frequency	6	2	6	0	14
	%	42.9%	14.3%	42.9%	0.0%	100.0%
Paid more than ½	Frequency	7	1	3	2	13
	%	53.8%	7.7%	23.1%	15.4%	100.0%
Paid less than ½	Frequency	4	2	3	3	12
	%	33.3%	16.7%	25.0%	25.0%	100.0%
Paid 1/3 or None	Frequency	1	5	1	10	17
	%	5.9%	29.4%	5.9%	58.8%	100.0%
Total	Frequency	18	10	13	15	56
	%	32.1%	17.9%	23.2%	26.8%	100.0%

$\chi^2 = 23.643,$

$df = 9$

$p = 0.005,$

Cramer $V = 0.375$

From Table 4.22 it was found that 32.1% of male are married or was married to spouse without disability as compared to 23.2% female. 26.8% of female with disability are living or used to live with partners with disability as compared to 17.9 male. 42.9% of male married to able bodied spouse paid 2/3 as compared to female 14.3%. it is therefore assumed that persons living with a spouse without disability can utilize such an opportunity to improve performance of their income generating activities. This finding is confirmed by Chi test which established $p=0.05$ and Cramer V 0.375 which reveals positive significant relationship between disability status of spouses and loans repayment.

4.4.8 Loans repayment by Male and Female CBOs members

The study sought to assess the loans repayment status by both men and women members. This assessment was aimed at establish whether there was any discrepancy in loans repayment between men and women. Figure 4.4 below indicates how men and women repaid their loans

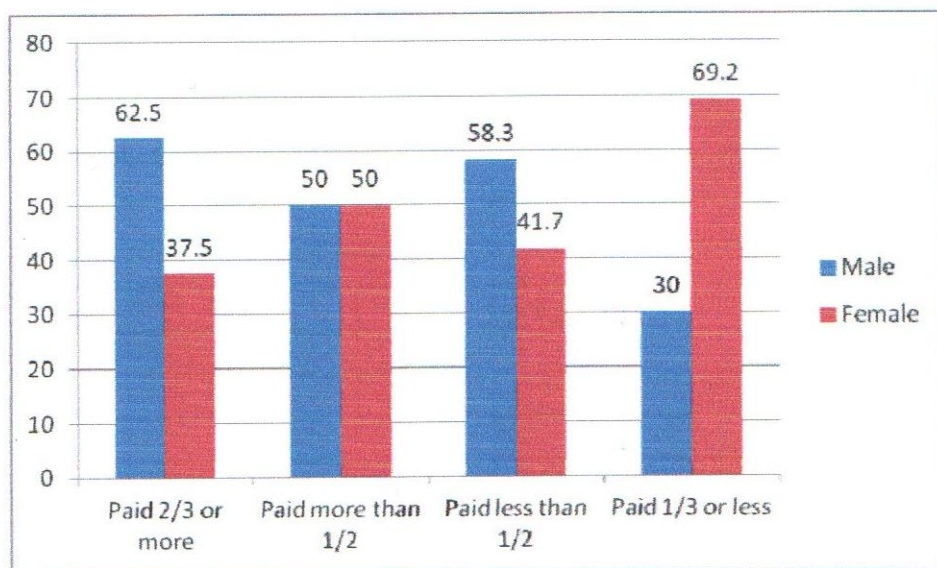


Figure 4.4: Loans Repayment by Male and Female CBOs members

From figure 4.4 above it was found that 62.5% of male paid 2/3 or more of their loans as compared to female 37.5%. Equal percentage of male and female paid more than 1/2. 8.3% of

female paid less than 1/2 as compared to 41.7% male. 69.2% female paid 1/3 or less as compared to male 30%. From this finding it was established that female paid less than male which may be attributed to different social cultural factors which influenced the abilities of male and females in to initiate profitable income generating activities with profits to repay their loans.

4.5 Effect of Other Source of Income on Loans Repayment

The fourth objective of this study was to examine the effect of other sources of income on loans repayments. To address this objective this study sought to assess how availabilities of other funds or resources affected loans repayment. Among the issues investigated was: how funds from other government programmes affected funds utilization, effect of other self help groups/ chamas funding and access to income from other donors/ micro finance institutions.

4.5.1 CBOs Members Access to Other Donors Funds

This study sought to assess how respondents accessed income from other donors. Access to other donor fund was to supplement government funds and increase funds to support income generating activities. Other funds boosted respondent's investment and ability to repay their loans. Table 4.23 below illustrates respondent's access to other donor's funds.

Table 4.23 CBOs Members Access to Other Donors Funds

loan repayment Status		Access to Other Donors Funds					Total
		County Council	Churches	NGOs	Micro Finance	No Funding	
Paid 2/3 or More	Frequency	4	4	5	1	2	16
	%	25.0%	25.0%	31.2%	6.2%	12.5%	100.0%
Paid more than 1/2	Frequency	3	2	2	3	4	14
	%	21.4%	14.3%	14.3%	21.4%	28.6%	100.0%
Paid less than 1/2	Frequency	2	4	1	0	17	24
	%	8.3%	16.7%	4.2%	0.0%	70.8%	100.0%
paid less than 1/3 or not paying	Frequency	2	3	2	0	19	26
	%	7.7%	11.5%	7.7%	0.0%	73.1%	100.0%
Total	Frequency	11	13	10	4	42	80
	%	13.8%	16.2%	12.5%	5.0%	52.5%	100.0%

$\chi^2 = 30.917,$

$df = 12,$

$p = 0.002,$

Cramer V' = 0.359

From Table 4.23 above it was found that CBOs members have very limited access to other donor's funds. 52.5% of respondents did not access income from any donor or institution. 13.8% received assistance from the County council and 25% of them paid 2/3 while 7.7% paid 1/3 of their loans or less. Although 52.5% of respondents did not receive any other assistance from other donors, 12.5% of them paid 2/3 of their loans and 73% paid 1/3 or less. From this finding it may be suggested that access to other donor funds supplemented government funds which increased the chances of CBOs members paying their loans. This findings are supported by Chi test $p=0.002$ and Crammer V value of 0.359 which shows significant relationship between access to other donor funds and loans repayment.

4.5.2 Access to Other Government Funded Programmes

This study sought to investigate whether CBO members have access to other devolved funds provided by the government to community groups in the study area. Access to other funds is an added opportunity in boosting respondent's income generating activities which increased chances of making profits and to repay their loans. Table 4.24 below shows the results

Table 4.24: Access to Other Government Funded Programmes.

loan Repayment Status		Access to Other Government Funded Programmes					Total
		Women fund	Youth fund	Agriculture funds	Other funds	No funding	
paid 2/3 and above	Frequency	5	3	5	2	1	16
	%	31.2%	18.8%	31.2%	12.5%	6.2%	100.0%
paid more than 1/2	Frequency	3	4	2	2	3	14
	%	21.4%	28.6%	14.3%	14.3%	21.4%	100.0%
Paid less than 1/2	Frequency	3	8	1	6	6	24
	%	12.5%	33.3%	4.2%	25.0%	25.0%	100.0%
paid less than 1/3 or not paying	Frequency	1	2	0	7	16	26
	%	3.8%	7.7%	0.0%	26.9%	61.5%	100.0%
Total	Frequency	12	17	8	17	26	80
	%	15.0%	21.2%	10.0%	21.2%	32.5%	100.0%

$\chi^2 = 33.186$.

df = 12.

P = 0.001

Cramer's V = 0.372

Table 4.24 above shows that there is significant relationship between accesses to other government funded programmes and loans repayment. It was established that only 6.2% of respondents who paid 2/3 of their loans did not receive other funds as compared to 32.5% of

respondents who paid 1/3 or none. 31.2% of CBOs members who received funding from women enterprise fund paid 2/3 as compared to 3.8 who paid 1/3 or none. 18.8% of respondents, who received youth fund, paid 2/3 as compared to 7.7 who paid 1/3 or less. From this finding it is suggested that respondents who received extra funding performed relatively better than respondents who did not secure funds from other government funded programmes. This is further confirmed by Chi test $p= 0.001$ and Crammer V value 0.375 which indicate positive relationship between the two variables.

4.5.3: Funding from Other Self Help Groups Merry go Round or Chama

This study sought to investigate how respondents sourced for other funding either from other village welfare self help group. Sourcing for other funding reflects the commitment of CBOs leaders and their members to boost funding for their income generating activities. Table 4.25 below shows the analysis of other funds received from other self help groups /Chamas.

Table 4.25: Funding from Other Self Help Groups, Merry go Round or Chama

Loans Repayment Status		Funding from Other Self Help Groups		Total
		Received funds	Did not Received funds	
Paid 2/3	Frequency	10	6	16
	%	62.5%	37.5%	100.0%
Paid more than 1/2	Frequency	8	6	14
	%	57.1%	42.9%	100.0%
Paid less than 1/2	Frequency	4	20	24
	%	16.7%	83.3%	100.0%
Paid 1/3 or None	Frequency	6	20	26
	%	23.1%	76.9%	100.0%
Total	Frequency	28	52	80
	%	35.0%	65.0%	100.0%

$$X^2 = 13.506,$$

$$df=3,$$

$$p = 0.004,$$

$$\text{Cramer } V = 0.411$$

From Table 4.26 above it was found that 62.5% of respondents who paid 2/3 of their loans had access to funds from other self help groups as compared to 37.5% who had no funding from other groups. 76.9% of respondents who paid 1/3 or less of their loans had no access to funds from other self helps as compared to 23.1% who received funds from other self help groups. This

study established that funds from other self help groups and chamas especially merry go rounds assisted members to establish and sustain income generating activities and repay their loans. Chi test confirm this findings. $p=0.004$ and Crammer V value 0.411 which shows positive relationship between access to funds from other self help groups and utilization of government funds.

4.6 Discussion

4.6.1 Effect of CBOs Management Factors on Repayment of Government Grants by CBOs Members

Effective management of CBOs affected the performance of member's income generating activities and loans repayment. Effective management which includes leadership styles, governance and involvement of members in CBOs management were identified as factors affecting respondent's loans repayment. Majority of CBO leaders or 50% have been in office for more than three years without holding elections contrary to rules and regulation governing CBOs as expressed by key informants in charge of CBOs registration. This observation contradicts the essential function of CBOs which was identified by Handicap International (2012) report as being that of representing member's interests and aspirations to the governments, international organization, and other service providers. CBOs of Persons living with disability have a principal function of identifying persons with disability grassroots needs and advocating for their inclusion in national development in a democratic process.

This study established that CBOs failure to adhere to democratic practices such as holding of Annual General Meetings which were cited as predicaments to the management of CBOs by key informants. According to key informants CBOs officials resists attempt to change leadership and when election are eventually ordered after members complain the office holders exchange positions which the informant said delink leaders from members and affect loans repayment. This finding confirms Ingstad and Grut (2007) observations which established that the strength of many CBOs in Kenya are heavily challenged by internal conflicts and power struggles, making their unitary approach in exploitation of opportunities provided by government appear rather fragile and fragmented.

CBOs leaders received much more funding than their members. The highest amount received by a CBOs official was 60,000ksh as compared to 35,000 by a CBOs member Table 4.5. Uneven

disbursement of funds between members and officials reflects undemocratic practices in decision making by CBO officials which alienates group members. This finding concurred with Priestley (2006) observation that persons living with disability organizations should be regularly monitored to avoid exploitation of funds beneficiaries by intermediate agencies and organizations officials who eventually benefit more than the target beneficiaries. The scholar recommended equitable distribution of resources and effective monitoring of donor funds to cushion against exploitation of persons living with disability by the intermediaries.

Equal representation of both men and women in leadership is a reflection of gender equity and maximum utilization of all talents in CBOs. From Table 4.18 this study found that male dominated the leadership positions with 66.7% of leadership positions being held by male against female 33.3%. Disproportionate representations of women in leadership reflect gender discriminations which may partly explain the reasons behind low women involvement in repayment of their loans. Groce, (1998) observed that participation of both men and women with disability in leadership is essential in exploiting available different talent and capacity in an organization, however in many Organizations women are discriminated not only by the able bodied persons but also within persons with disability organizations. These observations further explain why some women with disability have opted to limit their CBOs membership to female only. However even organization with female majority membership such as Warenavu CBO Table 4.1 were not better managed and experience high rates of loans default which may further reinforce Kutza (1985) assertion that for effective community resource management by persons living with disability agencies all beneficiaries' men and women must be involved.

CBOs members' commitment in attendance of group meetings and ability to undertake activities which could generate savings was a key factor affecting loans repayment. CBOs which conducted members meetings regularly, circulated minutes and other relevant information to members and other policy makers in an accountable and transparent manner experienced high rate of loans repayment Table 4.3 and 4.9. CBO which conducted elections regularly, seek members consent on financial management and their members invested more than a third of their loans in income generating had higher loans repayments rates than those without proper governance structures. This finding reinforces Ninomiya (1999) observations on the importance of CBOs leaders in motivating their members to participate in community development.

Ninomiya (1999) corroborate DFID (2010) funding strategies to CBOs in South Africa which was based on management ability of CBOs to mobilise their members to form strong reliable and committed grass root organizations.

4.6.2 Effect of literacy and Vocational Training Factors on Repayments of Government Grants

This study sought to investigate the effect of Literacy and Vocational training on loans repayment. It was found that 36.7% of CBOs leaders have primary level education, 50% secondary education and 13.3% have post primary education Table 4.13. On management trainings 60% of CBOs chairpersons, 60% of secretaries and 60% of treasurers had not attended to any management course and only 30% had attended management trainings figure 4.3.

Majority of respondents or 38.8% had attended primary school while 32.5% had not attended any school. Some 23.8% of respondents had attended secondary school leaving school at various levels while 5% of respondents had post secondary education. Majority of respondents or 50% who paid 2/3 of their loans had secondary education while 62.5% of respondents who paid 1/3 had no any formal education Table 4.14. Education status partly explains why CBOs members experienced challenges in record keeping, networking and marketing of their products. This study found that CBOs which had educated leaders mostly up to secondary levels were performing better in establishing revolving funds and members with better education also performed better Table 4.16 This observation confirms Elwan (1999) observations that, persons living with disability venturing into entrepreneurship without adequate trainings are technically challenged in business management and adaption of new technology appropriate for business competitiveness. Elwan (1999) established that persons living with disability encounter many challenges in accessing education and technical trainings which eventually hinder their success in entrepreneurship affecting their ability to repay loans accessed from credit agencies.

Lack of proper education made majority of respondents dependent on family members and relatives as their advisors in business management making them vulnerable to exploitation Table 4.21. According to Elwan (1999) disability is limiting but when compounded with limited education, trainings and exposure persons living with disability becomes more vulnerable and dependent on others. These revelations attest to Neufeldt and Albert (1998) observation which concluded that exclusion and marginalization of persons living with disability in education

systems reduce their opportunities to contribute productively to the household, the community, and increase the risk of their enterprise collapsing and eventually falling into vicious cycle of poverty. UNESCO Report (2008) on importance of education on children with disability documents the challenges children with disability in developing countries experience in pursuit of education. The report noted that environmental and social economic factors hinders provision of education to children with disability which eventually incapacitate their entry into formal employment and entrepreneurship This study observed that person living with disability venturing into self employment are not properly educated and trained to exploiting several opportunities existing in their country Table 4.15. They lacked the required capacity to prepare attractive business proposal which could be funded by local and external donors. Low education statues denied people with disability an opportunity to mobiles funds from other agents operating in the study area Table 4.24. Low education status denied respondents opportunities to network with other community leaders who are crucial for sourcing of contracts to supply goods and services to local institutions such as schools.

4.6.3 Effect of Gender Factors on Loans Repayment by CBOs Members

This study found that out of 987,000 ksh disbursed to respondents female with disability received 474,000 or 48% of the total funds availed Table 4.5. The study further revealed that only 20% of woman with disability were chairpersons of CBOs with male occupying 80% of chairpersons positions. Low representation of women in decision making positions denied them an opportunity to influence decision making in their organizations. It was further established that membership of women in CBOs was lower than that of men although the district have more women with disability than men (GOK, 2009). This difference in membership, leadership and funding can be explained as discrimination against women with disability in community development as established by (Groce, 1998). Study conducted by Kuruvilla and Joseph (1999) in rural south India established that social dynamics particularly those of gender, age, type of disability and stigma, influenced the social economic activities person with disability can undertake. While undertaking a study in developing countries Kuruvilla and Joseph (1999) noted that women with disability in Africa are discriminated in accessing social services due to high levels of social stigma and perceptions associated with disability. Low funding to women denied them adequate capital to venture into income generating activity with enough stock and capacity to compete with their male colleagues and other entrepreneurs Table 4.17.

According to Handicap International Report (2010) on assessment of male and female performance in small scale businesses in India, it was established that women who were supported with equal capital and opportunities to start small scale business performed relatively better than men. This opinion can further be utilized to suggest that if women had the same opportunities with men the rate of loan repayment could have been better. These findings attest to Elwans (1999) argument that women with disability face double tragedy of living with disability and gender discrimination. Elwans (1999) further noted that the capacity and talent of women with disability is never exhaustively exploited due to marginalization and discrimination in the society.

According to Groce, (1998) women with disability have less chances of establishing successful business investment due to dual responsibilities played by women as business women and mothers mostly in single family set up. From Table 4.22 this study established that 32.1% of men with disability were married to able bodied spouse as compared to 23.2%. Able bodied partners gave persons with disability an added advantage over those married to partners with disability. Marital status of the respondents affected the amount of time they spent on their investments. Married persons had more time concentrating on their investments since they had partners to share responsibilities and were able to repay their loans.

Gender issues were analyzed on ownership of business premises and land. This study sought to establish whether men and women had equal access to family land and other resources essential for business growth. Figure 4.3 reveals that 37.5% of male who paid 2/3 of their loans had established their income generating activities within their personal land or premise either acquired or inherited from their parents as compared to women 12.5% female. Further established was 30.8% of females had established their income generating activities on hired land and premises and paid 1/3 or less of their loans as compared to 3.8% males. This finding reveals that women lacked absolute ownership of land and business premises and therefore the majority had to consult regularly while undertaking income generating activities or incurred extra cost in hiring land and business premises. Lang and Murangira (2009) while examining the effect of DFID rehabilitation programmes in Uganda found that availability of productive land by persons with disability influenced the performance of the rehabilitation programmes for persons living with disability. According to Lang and Murangira (2009) those clients from

families with arable land were easily rehabilitated taking agriculture as a mean of generating income while those from poor families or without access to land had difficulties in integration programmes.

Role differentiation was established to restrict the activities disabled women embarked on. The study noted a common trend in the nature of activities undertaken by men and women. 33.8% of female respondents were involved in subsistence farming and mainly in activities socially associated with women such as; rearing of small stocks, chicken, rabbit keeping and crop growing which was less marketable as compared to male 31.2% Table 4.20. Five percent (5%) of Men were involved in value addition such as yoghurt making, crisps packaging and honey purification as compared to 3.8% female. Male with disability were engaged in dairy farming, shop keeping, provision of services such as leather works and welding. Activities undertaken influenced the marketability of the products produced and the level of business sustainability as observed by ILO (2008) study, which concluded that activities undertaken by women with disability in Africa countries attracted less market than those undertaken by men. Men with disability had more exposure since their activities were undertaken in response to local community services needs such as retail shop keeping and carpentry. This observation confirms Kuruvilla and Joseph (1999) observation in Asian countries which noted that women with disability are held captive by social beliefs and customs which compel them to work under the guidance of family members or trusted friends.

Women with disability consulted their spouses and other individuals more frequently than male. From Table 4.21 it was noted that out of 12 respondents who consulted their parents regularly 25% were women who paid 1/3 of their loans as compared to male 8.3%. Out of 26 respondents who made personal decisions on their investment 15.4% were male who paid 2/3 as compared to female 3.8%. This observation reveals that women with disability have less confidence in deciding which income generating activities to undertake which further suggests that they lack exposure in business. Frequent consultation can have double outcome if done with confidence and from the right experienced entrepreneurs it can yield positive results (Groce, 1998). However over consultation can lead to micro management of business by relatives hence misappropriations of government grants by opportunist relatives and family members. This finding confirms Mohapatra and Mohanty (2004) study which established that women with

disability are misused by their relatives and intermediaries who solicit for donor funds on their behalf only to utilize such funds to meet other social economic needs without addressing the unique welfare of women with disability.

4.6.4 Effect of Other Sources of Income on Repayment of Government Grants by CBOs Members

This study sought to investigate whether funds generated from other sources directly affected repayment of loans. This study found that most of the respondents had limited access to other funds available in the study area. It was established that 52.5% of respondents had no access to funds from other donors Table 4.23. Further noted was that, funds accessed from other donors was mostly welfare funds from churches and NGOs to meet very basic needs such as clothing or medical needs and very little from Micro financing organizations for business. This observations was in line with ILO (2002) report which established that entrepreneurs with disability had very few opportunities of accessing other donors funds due to lack of skills to fund raise and network. Lack of support from other funds implied that the respondents had no other sources of capital to support their income generating activities.

Lang (2009) observed that in most government funded programmes the tendency has been to provide funding to persons with disability who already had other resources. The assumption in this approach is to exploit the experience acquired in business management and hence maximally utilize funds allocated. In this study it was noted that the government tendency was not to target persons with previous knowledge in business but rather to fund any CBO which meet set qualification. This was confirmed by key informants in charge of funds management and confirmed by CBO officials. This research however established that respondents who had ventured into business earlier before government funding had a wider investment options and had better business priorities than those with limited experience. They had diverse investment options which cushioned their business from collapsing; for example Umoja CBOs in Oljororok gave their first disbursement to members who had established business. This strategy reinforces Marriott and Gooding (2007) study which had established that social economic rehabilitation program for persons living with disability was more successful where family members were fully involved in resource mobilization and provision of basic needs of the targeted clients.

This study found that only 5% of respondents received funding from micro finance institutions Table 4.23. It was established that micro finance institutions have a common trend of investigating the experience level of investors in business management before advancing loans which had to be secured with physical collaterals. This requirement disqualified many respondents from accessing funds from micro finance institutions to supplement government funds. This further confirms Marriott and Gooding (2007) conclusion that persons living with disability have limited access to bank loans to support their investment. Marriott and Gooding (2007) conclusions further confirms observation by the Department of Works and Pension (2005) in Britain which had found a very low up take of bank loans by persons with disability.

This study established that funds received from other sources were very low and in most cases were basically from NGOs, Churches and local political members of county assembly mainly to assist welfare activity such as medical needs affecting CBOs members or during religious and National celebrations such as Christmas celebrations. This observation confirms the assertion of Finkelstein (1980) and Oliver (1983) the proponent of social model of disability that the society treat persons living with disability as people in need of welfare donation and not equal partners in social development.

According to ILO (2002) persons living with disability rehabilitation programme is a collective venture which requires investment of the family and the society in general. Accessibility to other government funded programmes in the study areas enhanced repayment of government grants. Table 4.24 revealed that, respondents who received funds from other programmes paid their loans promptly 31% with support of women funds paid 2/3 of their loans while 61% without any other funds paid 1/3 of their funds. This assertion confirms ILO observations in Bangladeshi which had noted that income generating programmes of persons living with disability performed better where members were involved in other community activities and were involved in other integrated development programmes.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of major findings, conclusions, recommendations and areas of further research. This study sought to conduct an assessment of factors affecting repayment of government grants given to persons living with disability through their CBOs in Nyandarua North District.

Based on this study data analysis, the summary, conclusion and recommendations of this study specifics objectives which aimed to: examine how organizational issues of persons living with disability CBOs affect repayment of government grants by their members; to assess the effect of levels of education, vocational trainings and loans repayment by CBOs members; to explore the effect of gender issues on loans repayment by CBOs members and lastly to examine effect of income from other sources on loans repayment are presented below.

5.2 Summary

5.2.1 Effect of Organization Issues of CBOs Management on loans Repayment

The first objective was to examine how organizational issues of persons living with disability CBOs affect repayment of government grants by their members. This study established that CBOs formed by persons with disability play a facilitating role in disbursement of government funds. Persons living with disability believe that CBOs formed and managed by their own members are more accessible and less discriminative. The officials of such organizations understand the challenges encountered by persons living with disability since they experience the same handicap themselves. Leadership style of CBOs officials determined the rate of success on utilization of government funds by their members. Leadership wrangling, governance and equity in funds distribution was a contributing factor in the loans repayment. CBOs which practice high levels of transparency and accountability in provisions of grants experienced a higher success rate as compared to CBOs with weak management structures. This was revealed by analyzing various CBOs administrative issues such as number of meetings held, consultations made before financial transactions, records maintained, funds allocated for administrative costs and uneven distribution of funds between members and officials. CBOs management issues greatly affected

the stability of leadership and the working relationship between members and their leaders which was identified as major factor affecting loans repayment.

5.2.2 Effect of Education and Vocational Trainings on loans Repayment

The second objective of this study was to assess the effect of levels of education, vocational trainings and loans repayment by CBOs members. Organizations with educated leaders and members were more successful in the management of government funds than those lead by leadership with less education. Educated leaders were more enlightened, had broad view of the government policy and social network which they utilized to expand their bushiness. Literacy status of CBOs leaders influenced the quality of record keeping and general management which enabled them to recover loans from members and give recovered amount to other applicants. Educated persons with disability were able to establish investments attractive to the market demands such as dairy and horticultural farming. Respondents with technical trainings established income generating activities related to their skills such as carpentry and welding which gave them relative advantage in the market. Education and technical training enhanced business skills, confidence and courage in establishment and management of income generating activities.

5.2.3 Effect of Gender Factors on Loans Repayment by CBOs Members

The third objective of this study was to explore the effect of gender issues on loans repayment by CBOs members. It was found that gender inequality affected loans repayment. Women were allocated less funding by the CBOs which made them lack adequate funds to boost their activities. Men with disability occupied more positions of leadership in CBOs which gave them relative advantage over women in decision making especially on funds allocations. It was noted that CBOs officials allocated themselves more funds than members and since the majority of leaders were men it then followed that men received more funds than women. This study found that the society segregate women especially in properties inheritance. Women with disability had less access to family land and business premises. This prompted them to utilize some of their funds in hiring land and business premises. Men with disability were easily married to able bodied women who assisted them in managing their investment while majority of women were not married or were in unstable marriage. This revelation had a long term implication since

single women and women in unstable families were incapacitated in managing their business due to other domestic responsibilities.

Community perception on persons living disability determined their interaction in business activities such as agricultural production, accessibility to the market and service industries such as dress making and shoe repairs. The study interviewed a respondent who once opened a barber shop using government grants but was forced to close due to discrimination by potential customers who disliked interaction with a person living with disability. Men with disability had more education than women. Education background enabled men to venture into business with more confidence than women. Men were also able to diversify their investment since they had more exposure than women.

5.2.4 Effect of Other Sources of Income on Loans Repayment

The last objective of this study was to examine effect of income from other sources on loans repayment. Income from other sources supplemented government funds in establishing income generating activities. Respondents with multiple funding sources such as funds from NGOs, other government programmes or other self help groups were in a better position to repay their loans since they supplemented government funds which boosted their investment. Family members assisted respondents with additional resources in case of business challenges. The ability of CBOs leaders to generate funds from other sources such as NGOs and other government department was an indication of group's commitment to their member's investments. Extra funds were used to support member's activities further enhancing the chances of success in entrepreneurship and loans repayment. Micro finance institutions in the study area supported very few respondents with finance to supplement government funds.

5.3 Conclusions

This study sought to assess factors affecting loans repayment by members of persons living with disability CBOs. Such an assessment was useful in understanding the extent to which funds allocated by government to persons living with disability CBOs is invested and repaid back to be loaned to other members. From this study the following conclusions were drawn.

5.3.1 Empirical Conclusions

The government strategy of providing grants to persons living with disability is an effective intervention mechanism to alleviate poverty affecting them. However poor management of CBOs and governance issues affected establishment of income generating activities with profits to repay. Lack of adequate trainings and business exposure made funds beneficiaries to venture into business without proper research and consultations making beneficiaries vulnerable to stiff competition from other entrepreneurs. Lack of operational funds by the district monitoring teams created an opportunity for CBOs leaders to exploit members by allocating themselves more funds than CBOs members' which created discontent within CBOs and affected loans repayment. Dominance of leadership by founder officials eroded member's confidence and commitments thus creating dissatisfaction within the CBOs management. CBOs leadership allocated a lot of resources for administrative purposes which were not availed for revolving loans thus affecting establishment of revolving funds and loans repayment.

This study further concludes that CBOs lacked management structures such as offices, records keeping mechanisms and dedicated leadership which involved members in participatory decision making process. The received funds was assumed to be welfare grant from the government which was invested into welfare activities such as meeting medical need, paying school fees and house hold needs which reduced funds invested into income generating activities and ability to repay loans.

Low literacy levels of CBOs officials, members and lack of managerial, vocational trainings was a major loans repayment by CBOs members. CBOs leaders with education up to form four levels were in a better position to establish proper revolving funds tracking systems. CBOs members who had better educations exploited their skills to respond to market demands further enhancing their business. However those CBOs leaders with low education were incapacitated in establishing record keeping and financial management systems which exposed their CBOs to business challenges. They lacked entrepreneurship skills to guide their members in business establishment and guide them from investing in business which are prone to high competition and risk.

Literate persons with disability were found to have paid their loans better as compared to uneducated respondents. Respondents with technical training were engaged in activities related to their trainings which made them superior in provision of goods and services and were in a better position to repay their loans. Adequate literacy levels creates confident in business management which reduced involvement of relatives and friends in funds management who it was noted diverted government funds for other family social needs.

Gender issues were found to be among the factors affecting loans repayment. Social cultural attitudes towards persons living with disability affected funds investment and loans repayment. Women had limited access to family land and business premises an aspect which diminished their success in income generating activities. Gender parities are more elaborate when marriage trends are analyzed in the study area. It was evident from this study that women with disability are rarely married to able bodied persons while men with disability more often married to physically able partners. This marriage trend denied women with disability an opportunity to partner with physically able persons to provide a helping hand in income generating activities thus undermining the success of their investment and loans repayment. The society has not provided necessary infrastructures such as education, training and access to family resources to enable persons with disability compete effectively in business. Men and women with disability undertook different income generating activities which had different profitability capacity which affected loans repayment by men and women with men paying much better. In the absence of equality in accessing loans, leadership, education, family resources, investment opportunities and marital status, women repay their loans poorly than men with disability

Non availability of other income to supplement government funds was identified as a factors affecting loans repayment. Persons living with disability are rarely successful in acquiring finances from micro finance institutions, county government, churches, NGOs or other government devolved funds provided to other self help groups. Lack of extra income to supplement government funds implied that the respondents had to depend on their investment to meet all their basic needs. Ability to generate other income played a crucial role in business establishment since the funds allocated by the government was not adequate to propel the business to a sustainable level. Family resources and relatives support especially during the conceptions stages affected funds investment and loans repayment. Majority of respondents were

not successful in acquiring funds from other government devolved funds such as CDF, women, youth fund and agricultural support fund to finance their business. This denied them crucial capital to boost their income generating activities further affecting loans repayment.

5.3.2 Theoretical Conclusions

This study was premised on Social Theory of disability to explain factors affecting loans repayment by members of persons living with disability CBOs. The Social Theory of disability postulates that disabilities exist in the environment and not in the physiological conditions of the person Hunt (1966) Corker (1998); Finkelstein (1980) and Oliver (1996). By providing funds to persons living with disability the government is committed to addressing their economic challenges. However provision of funds alone could not guarantee successful utilization and repayment back to their CBOs revolving funds. All other environmental challenges which deny people living with disability opportunity to effectively participate in development need to be addressed as advocated by the proponents of social theory of disability (Hunt, 1966 and Oliver, 1996). This study revealed that majority of persons living with disability did not succeed in establishing viable income generating activities. This was attributed to many financial and environmental challenges which the respondents encountered while investing their loans. Social, economic and environmental challenges still exist in the society which hinders participation of persons living with disability in investment which include;

First, community perception on disability. Persons living with disability are deliberately denied free interactions in the community. Business is an interactive process which involves provision of goods and service. In an environment where the potential customer exhibit reservation over the character of the service provider, motivation of interaction diminish which reduces chance of business transaction. Community attitude towards disabled people influenced levels of their interaction especially those with communication difficulties and physical inability. Without affirmative action or mainstreaming disability in social economic development able bodied persons have a competitive advantage over disabled entrepreneurs. The social theory of disability posited that the society must provide enabling environment to persons living with disability in order to compete effectively in social economic development. Bank loans are not accessible to persons with disability and unless deliberate effort is made to eliminate the

stringent loaning requirement persons with disability may not qualify for commercial loans essential to supplement government grants

Secondly, discrimination in provision of Social Services. This study found that persons living with disability experience challenges in accessing education, business building where potential investments can be establish. Public buildings such as National Government and County offices in Nyahururu are not easily accessible to people with disability since they are multi storied without lift or climbing rams. Road net work in the district is inappropriate for disabled people using wheelchairs and many respondents cited movements as a major handicap in business management. Observation of the education status of respondent revealed that 32.5% had no formal education while 38.7% had only primary education Table 4.14. This was attributed to lack of adequate special education facilities in the study areas and non involvement of persons living with disability in adult education. The current education structures are not designed to meet the needs of learns with disability due to physical inaccessibility and lack of appropriate learning materials such as Braille's.

Lastly, lack of political good will. The new Kenya constitution 2010 provides affirmative action to improve conditions of persons living with disability. This study established that respondents did not receive funds allocated by the government for other community development programmes in the study areas Table 4.25. This may be attributed to CBOs inability to network or lack of affirmative action's in targeting vulnerable persons in the district. Lack of social protection from the government through social assistance made the majority of respondents to spend some of the accessed funds from their CBOs on other social needs such as medical need school fees and welfare activities. This revelation confirms the assertion of social theory of disability that persons living with disability are not assisted adequately by the society to meet their basic needs in order to participate in wealth generations.

The proponent of Social Theory of disability postulated that the society must provide opportunity to persons living with disability to participate in wealth creation by eliminating all barriers which hinder their participation in social, economic and political development. Social Theory of disability therefore was fundamental in assessing factors affecting loans repayment by members of persons living with disability CBOs.

5.4 Recommendations

In view of the above conclusions this study makes the following recommendations relating to policy, programmes and suggestion for further study on factors affecting loans repayment by members of persons living with disability CBOs.

5.4.1 Policy Recommendation

Based on the findings of this study, the following recommendations are put forth to improve on loans repayment by members of persons living with disability CBOs.

5.4.1.1 Strengthening Management Issues of Persons living with disability CBOs

This study revealed that CBOs are important conduit of channeling government funds to their members. However the ability of CBOs to successfully spearhead the utilization of funds was found to be inadequate due to lack of effective leadership skills, poor governance and records management. It is therefore important for the government to allocate funds to the district funds disbursement committees to train CBOs leaders and members on leadership skills and basic group management. Utilization of government funds is entrusted to the CBOs leaders with frequent consultation of group members.

This study noted many incidences of funds utilization without member's knowledge which created members discontent and reluctant to participate in groups activities. The established government policy on funds utilization through consensus should be enhanced and minutes on finance management maintained to avoid misuse of CBOs funds by officials. Government should conduct regular audit of CBOs finances and advise groups on effective funds management methods. Persons living with disability should be incorporated into the government established committee to represent the interest of funds beneficiaries.

5.4.1.2 Increase Business Training Targeting Funds Recipients

Business performance is heavily depended on ability to compete with other players in the sectors. Majority of CBOs members are involved in traditional agricultural activities which fetched very little income in the market, the products also flood during peak seasons. There is need therefore to involve agro business expert in training CBOs leaders and members on modern farming methods, value additions and marketing skills.

5.4.1.3 Gender Disparities in Grants Disbursement

Participation of men and women with disability in decision making on funds allocation is crucial aspect in determining the success of funds management. Women were inadequately represented in funds management committees. At the district funds management committee women were not represented while in the three top positions of leadership in CBOs namely chairperson, secretary and treasurer women occupied 30% which implies that women were disadvantaged at the management committees. Women received less funding than men although they were more than men in the district. This study recommends introduction of affirmative action in CBOs governance structures to increase the number of women in leadership positions and equitable distribution of funds. A certain proportion of leadership position should be reserved for women with disability.

5.4.1.4 Mainstreaming Disability in Other Government Programmes

Government grants to persons living with disability are not adequate to establish and sustain their income generating activities. This study therefore recommends that all others government devolved funds such as CDF, Women and Youth enterprise fund should reserve a certain percentage of their funds to persons living with disability. By encouraging all devolved funds to incorporate persons with disability, the government will be able to involve more persons with disability in income generating activities. Government employment policy which recommends reserving 5% of all available vacancies in public services to persons with disability where applicable and qualified should be implemented. Employed persons with disability stand a better chance to perform better in income generating activities due to enhanced incomes. Government banks should Endeavour to fund persons with disability. The current trend of demanding physical collateral by banks to qualify for loans should be replaced with group social security lending mechanism where members guarantee one another using household items. The accessed bank loans will enhance government grants and enable persons living with disability to establish sustainable income generating activities.

5.4.2 Areas for Further Research

The subject on repayment of government grants by member's persons living with disability in CBOs is a wide topic which could not have been covered by conducting research in a rural set

up. Therefore there is need to undertake a replica study in urban areas in order to make a holistic judgment about utilization and repayment of government grants by persons living with disability in the country. It is further appropriate to undertake a comparative study comparing repayment of government grants by persons living with disability in pastoralist community since the current study took samples from agricultural farming area.

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APPENDIX (I): LETTER OF INTRODUCTION

Dear Sir/ Madam.

RE: **Authority to Conduct Academic Research**

My name is Michael N Kariuki a student of Egerton University Registration No.AM 17/0018/11 pursuing a Masters Degree in Sociology; Community Development and Project Management. I am undertaking an academic study on *Factors Affecting Repayment of Government Grants by Members of Persons Living with Disability CBOs In Nyandarua North District*, In view of that you have been identified to participate in providing the necessary information as regards to this study. The information that you will give is confidential and will be used only for the purpose of this research.

Thanking you in anticipation,

Yours faithfully,

Michael N Kariuki

APPENDIX II: INTERVIEW SCHEDULE FOR KEY INFORMANTS

Schedule to interview government officials and members of Nyandarua North District Persons Living with Disability Fund Management Committees

1. Name of the respondent optional _____
 1. Male ()
 2. Female ()
2. Position in the district disabled persons funds management committee? _____
3. Years of service in the management committee? _____
4. Highest academic levels? _____
5. Composition of committee members?
 1. Male ()
 2. Female ()
6. No. of disabled persons in the district fund management committee?
 1. Male ()
 2. Female ()

7. Please identify some major activities undertaken by disabled women and men in the District?

MEN	WOMEN

8. How many groups have applied for funding from National Council of Persons with Disability through your committee since 2009?

9. How many CBOs have received funding from National Council of Persons with Disability?

- 1. Male specific _____
- 2. Female _____
- 3. Mixed membership _____
- 4. Total _____

10. What is the approximate total amount disbursed to CBOs in your district? _____

11. What are some of the conditions for utilization of the accessed funds?

- 1. _____
- 2. _____
- 3. _____

12. Please identify few CBOs which have registered some success in funds management?

- 1. _____
- 2. _____
- 3. _____

13. Please give some reasons which make some CBO successful while others fail in utilization of funds?

SUCSESSES	FAILURES

14. In your opinion do you find any differences in performance of CBOs headed by officials with secondary education and less educated officials?

1. Yes _____

2. NO _____

15. How would you rate the performance of people with disability CBOs headed by educated officials against uneducated officials?

1. Excellent ()

2. Good ()

3. Fair ()

4. Poor ()

5. No difference ()

16. Does education status of people with disability affect the performance of the business?

1. Yes ()

2. No ()

17. If yes above please rate the performance of business owned by educated people with disability?

1. Excellent ()

2. Good ()

3. Fair ()

- 4. Poor ()
- 5. Very Poor ()

18. How frequent does the committee monitors utilization of funds?

- 1. Monthly ()
- 2. Quarterly ()
- 3. Half year ()
- 4. Annually ()
- 5. Others _____

19. Do you agree that disabled women face more challenges in funds utilization than men?

Strongly Agree ()

- 1. Agree ()
- 2. Partly Agree ()
- 3. Don't Agree ()

20. How can you rate the performance of women with disability in funds utilization?

- 1. Very Good ()
- 2. Good ()
- 3. Fair ()
- 4. Poor ()

21. What unique challenge do women with disability encounter in utilization of received funds?

- i _____
- ii _____
- iii _____

22. Do you conduct any training or capacity support for the funded CBO?

- 1. Yes ()
- 2. No ()

23. If yes above which capacity support?

- 1. Trainings ()
- 2. Conduct education tours ()
- 3. Organize business clinics ()
- 4 Others specify _____

24. What problems do you as an official experience in managing persons with disability funds?

25. What other assistance does the government provide to persons with disability?

i _____

ii _____

iii _____

26. May you please identify some successes of the fund?

i _____

ii _____

iii _____

27. Please Identify some problems experienced by funds beneficiaries in utilization?

i _____

ii _____

iii _____

28. What recommendation can you give for success utilizations of persons with disability

Grants in the district?

i _____

ii _____

iii _____

29. How can you rate the performance of government grants to persons with disability in the district?

1. Very Good ()

2. Good ()

3. Fair ()

4. Poor ()

THE END THANK YOU

APPENDIX III: INTERVIEW SCHEDULE FOR OFFICIALS OF PERSONS LIVING WITH DISABILITY CBOS

Introduction. This instrument is meant to collect information from members of persons living with disability CBOs which received funding from the government to provide loans and establish revolving funds from repaid funds.

1. Name of your CBO? _____
2. Location _____
3. Total memberships?
 1. Male ()
 2. Female ()
 3. Total ()
4. When was your organization formed?
 1. Year _____
 2. Registered _____
5. Why was your CBO formed? _____

6. 1. What is the membership fee? _____
2. The monthly subscription fee? _____
7. When was the last election of your organization conducted? _____
8. What are the education levels, gender and marital status of the officials?

Official	Gender	Marital Status	Education last Class attended or last form attended
Chairman			
Secretary			
Treasurer			

9. Do you have a written constitution/ By Laws?

1. Yes ()

2. No ()

10. Does your constitution allow non disabled persons membership?

1. Yes ()

2. No ()

11. If yes above how many of your members are non disabled and purpose?

12. Do you have a bank account?

1. Yes ()

2. No ().

13. How often do you operate your account

1. Daily

2. Weekly

3. Monthly

4. Quarterly

5. Not frequently

14. What are the major activities of your members?

1. Farming ()

2. Small business ()

3. Welfare ()

4. Others Specify _____

15. What were the basic requirements toward getting the fund?

1. The CBO must be registered ()

2. The officials must be men and women ()

3. Certain minimum members ()

4. All members must be disabled and registered ()

5. Members must have an established income generating activity ()

6. Others Specify _____

16. How much money did your CBO receive? _____

17. How much did you reserve (not given out) to meet the administrative cost of your CBO such as: members training, travelling, office expenses, paying CBOs debts etc

18. How much was allocated to officials

1. Chairman _____

2. Secretary _____

3. Treasurer _____

19. What are the conditions of utilizing the funds?

i. The group must submit regular reports to government officers ()

ii. Obtain authority from government officers before withdrawing funds ()

iii. Produce minutes of all members approving expenditure ()

iv. Implement only approved activities ()

v. Others Specify _____

20. What is the repayment rate of the funds loaned to members?

1. Very good ()

2. Good ()

3. Fair ()

4. Poor ()

21. If not Good above please state why the repayment is low?

22. How often does the executive committee meet with members?

1. Monthly ()

2. Quarterly

3. Annual ()

3. Not frequently ()

23. How can you rate the preparation and submission of group reports to your members and GOK offices?

Report Submitted	Monthly	Financial Reports	Annual Reports	withdrew minutes		Monthly	Financial Reports	Annual Reports	withdrew minutes
Members					GOK Office				
V good					V good				
Good					Good				
Fair					Fair				
Not regular					Not regular				

24. What challenges do disabled women specifically in your CBO encounter in the utilization of funds received?

1. Have other domestic responsibility ()
2. Have to frequently consult their spouse ()
3. Discriminated by customers ()
4. Not very aggressive in business ()
5. Others Specify _____

25. Do you agree that disabled women face more challenges than men in funds utilization?

1. Strongly Agree ()
2. Agree ()
3. Partly Agree ()
4. Don't Agree ()

26. What about men with disability?

1. Cost of hiring business house or farming land ()
2. Competition from other able bodied persons ()
3. Lack of market for our goods or services ()
4. Others specify

27. Have you received any other funding to support your CBO?

1. Yes ()
2. No ()

28. If yes name source _____ and amount _____

29. What kind of training has your officials attended

Official	Technical e.g. Tailoring, carpentry etc	Business Management, leadership etc	Any other specify
Chairman			
Secretary			
Treasurer			

30. Who trained CBO officials?

1. Government ()
2. Church officials ()
3. NGO ()
4. Others specify _____

31. Of what benefit was the training?

1. Very Good ()
2. Good ()
3. Fair ()
4. Poor ()

5. Not applicable ()

32. How can you rate the performance of trained disabled business persons?

1. Very good ()

2. Good ()

3. Fair ()

4. Poor ()

5. Not applicable ()

33. How many of your members business/income generating activities established with assistance of these funds are still operating up to date?

1. All ()

2. Three quarter ()

3. Half ()

4. Quarter ()

5. Less than a quarter ()

34. What made some members to perform better than others?

1. Better educated ()

2. Assisted by family members ()

3. More skills in business management ()

4. Had other resources to support their business ()

5. Others specify _____

35. At what stage is your revolving fund scheme

1. Recovering the first loan ()

2. Loaning the recovered funds ()

3. Loaning third recovered fund ()

4. Others specify _____

36. What problems do your CBO experience in utilizing received funds?

1. Lack of government follow up training ()

2. Lack of market for good /services ()

3. Discrimination for being disabled ()

4. Others specify _____

37. Give any success story related to the fund?

38. How can you rate the performance of your CBO in management of revolving funds given by the government?

1. Very Good ()

2. Good ()

3. Fair ()

4. Poor ()

39. If Good or V. good above please explain? _____

40. In your view what can you recommend for successful management of the disabled person's fund?

1. Inclusion of disabled people in district fund management committee ()

2. More funds to be allocated for training fund beneficiaries ()

3. Regular visit by technical officer for advice ()

4. Others Specify _____

THE END THANK YOU

APPENDIX IV: QUESTIONNAIRE FOR MEMBERS OF PERSONS LIVING WITH DISABILITY CBOs FUNDED BY THE GOVERNMENT

Introduction

This instrument is aimed at collecting information on details of persons living with disability who received funding from the government through CBOs. The loan was either to establish income generating activities or to support the already existing businesses and repay the received loans to the CBOs. Kindly provide the most possible answer. To be filled by CBO members.

Back Ground Information and Gender issues in Utilization of Government Grants

1. Please Indicate the nature of your disability?

1. Physical ()

2. Sensory ()

3. Hearing ()

4. Mental ()

5. Others _____

2. Gender of the respondent

1. Male ()

2. Female ()

3. Age of the person

1. 20-30 ()

2. 31-40 ()

3. 41-50 ()

4. 51-60 ()

5. 61- Above ()

4. Marital status

1. Married ()

2. Single ()

3. widow/widower ()

4. Separated Divorced ()

5. If 1, 3, 4, in 4 above is or was your spouse disabled?

1. Yes ()
 2. NO ()
6. What business are you involved in? _____
7. Who did you consulted in deciding which business to undertake?
1. Spouse ()
 2. Parent ()
 3. Government officer ()
 4. Friend ()
 5. Others specify _____
8. How does your spouse assist in running your business?
- 1 A business partner ()
 2. Guidance/ technical support ()
 - 3 Financial ()
 4. Others specify _____
9. Why did you start your business?
1. Lack of employment ()
 2. To avoid discrimination in formal employment ()
 3. To be self dependent ()
 4. Other specify _____
10. How does disability affect the management of the business?
1. Unable to move fast ()
 2. Communicating with customers ()
 3. People fear my association ()
 4. Denied community leadership ()
 5. Denied loan for being disabled ()
 6. Others Specify _____
11. How long have you been in business?
1. less than 1 year ()
 2. 2years ()
 3. 3years ()
 4. 4years ()

5. Others specify _____
12. If you have an account is your spouse a signatory?
1. Yes ()
 2. No ()
13. How frequent do you consult your spouse on business issues?
1. Very much ()
 2. Rarely ()
 3. Not at all ()
14. Who own the business premises /land where the business is located?
1. Spouse ()
 2. Parent ()
 3. Relative ()
 - 4 Rented ()
 5. Others specify _____

Role of CBO in Utilization of Funds

15. How long have you been a Member of CBO?
1. 1-2 years ()
 2. 3-4 years ()
 4. 5-6 years ()
 5. 7- above years ()
16. How much do you pay to be?
1. Full member _____
 2. Monthly fee _____
17. What benefit have you received by being a Member?
1. Funding ()
 2. Business tools ()
 3. Training ()
 4. Education tours ()
 5. Others specify _____
18. What other benefits do you get from your CBO?
1. Assistance in times of needs welfare ()

2. Lobby for protection from council askali ()
 4. Merry go round ()
 5. Others specify _____
19. What problems did you experience in getting the funds?
1. Unable to fill the forms ()
 2. Unable to develop the proposal ()
 3. Movement to the government offices ()
 - 4 Took too long to be approved
 5. Others specify _____
20. How much funds did you personally receive?

21. How much have you paid _____ when did you pay last _____
22. How did you spend the amount received on the following
1. To meet medical needs _____
 2. Pay school fees _____
 3. Purchase food or house needs _____
 4. Rent or land hire _____
 4. Invest in income generating activity (business) _____
 5. Others specify _____
23. Who decided on amount to be allocated to individual person?
1. Executive committee ()
 2. Members meeting ()
 3. Government officers ()
 4. Others specify _____
24. How frequent do you as group members meet to approve CBO expenditure
1. Weekly ()
 2. Monthly ()
 3. Quarterly ()
 4. Annually ()
 5. Not at all ()

25. When did you last attend your CBO meeting?

1. Type of meeting _____ Month _____ Year _____
2. Can't remember ()

26. Does your CBO assist you in the following

1. Production of your goods or provision of services ()
2. Marketing ()
3. Any other _____

27. How do you rate the services of your CBO?

1. Very Good ()
2. Good ()
3. Fair ()
4. Poor ()
5. Others _____

Literacy and Vocational Trainings

28. What is your highest level of education?

1. Preprimary/ None ()
2. Primary ()
3. Secondary ()
4. High School ()
5. University ()

29. Have you attended any Vocational Training/Technical Training?

1. Yes ()
2. No ()

30. If yes above who sponsored?

1. Government ()
2. Church ()
3. NGO ()
4. Others Specify _____

31. If trained which course?

1. Carpentry ()

2. Tailoring ()

3. Dress making ()

6. Others specify _____

32. Have you attended any Business management Training?

1. Yes ()

2. No ()

33. If yes what topics were covered?

1. How to Start Business ()

2. Record management ()

3. General Business Training ()

4. Others specify _____

34. How does training skills assist you in managing your business?

35. How do you rate the performance of business owned by trained/ educated disable persons?

1. Very Good ()

2. Good ()

3. fair ()

4. poor ()

5. No comment ()

Effect of Other Sources of Funds

36. How did you raise the initial capital to start your business?

1. Family assistance ()

2. Self savings ()

3. Government grants ()

4. Others specify _____

37. Are you in full time formal employment?

1. Yes ()

2. No ()

38. Are you a member of any other self help group?

1. Yes ()
2. No ()

39. If yes what assistance do you receive from other self help groups above?

40. What are your other sources of business funding?

1. County Council ()
2. Church ()
3. NGOs ()
4. Family members ()
5. Others Specify _____

41. Have you ever applied for funding from Bank or SACCO?

1. Yes ()
2. No ()

42. If No why?

1. Not aware of bank loans products ()
2. Fear of bank loan ()
3. Lack of security goods ()
4. Discouraged by other who applied previously ()
5. Others specify _____

43. If Yes on (42) how did the bank loan assist you?,

1. Start Business ()
2. Increase Stock ()
3. Bought livestock ()
4. Farming ()
5. Welfare ()
6. Others Specify _____

Other Factors Affecting Utilization of Funds

44. Have you received any other funding from other government funded programmes

1. Women ()

2. Youth fund ()
3. Agriculture Programmes ()
4. Others Specify _____

45. Have you received any other funds from self help groups

1. Yes () Amount _____
2. No ()

46. What are the major challenges you experience in running your business?

1. Lack of credit access ()
2. Competitions from other businesses ()
3. Discrimination by Community members ()
4. Movement ()
5. Others Specify _____

47. How can you rate the current performance of your business?

1. Profitable ()
2. Growing ()
3. Fair ()
4. Failed ()
5. No comment ()

48. How can your business improve?

1. Easy access to credit ()
2. More training ()
3. Exemptions from paying business permit ()
4. Others specify _____

THE END THANKS YOU.

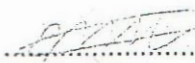
APPENDIX (V): RESEARCH PERMIT

THIS IS TO CERTIFY THAT:
MR. MICHAEL NJOROGE KARIUKI
of EGERTON UNIVERSITY, 13360-100
Nairobi, has been permitted to conduct
research in Nyandarua County


Permit No : NACOSTI/P/15/6224/5012
Date Of Issue : 23rd March, 2015
Fee Received :Ksh 1,000

on the topic: *ASSESSMENT OF FACTORS
UNDERMINING SUSTAINABLE
UTILIZATION OF GOVERNMENT GRANTS
BY CBOS OF PERSONS LIVING WITH
DISABILITY IN NYANDARUA NORTH
DISTRICT, NYANDARUA COUNTY, KENYA*

for the period ending:
31st August, 2015


.....
Applicant's
Signature




.....
Director General
National Commission for Science
& Technology & Innovation

CONDITIONS

1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit
2. Government Officers will not be interviewed without prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.



REPUBLIC OF KENYA

NACOSTI

National Commission for Science
Technology and Innovation

**RESEARCH CLEARANCE
PERMIT**

Serial No. A

CONDITIONS: see back page