Factors Affecting Repayment of Government Grants by Members of Persons Living With Disability CBOs in Nyandarua North District, Kenya

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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.
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

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