



## Strategic effects of economic empowerment fund on the standard of living of persons with disabilities in Kericho county, Kenya

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### Abstract

Persons with disabilities all over the world constitute 15% of the world population. However, most of them do not work. In both developed and developing countries, unemployment and underemployment rate of PWDs is higher than those without disabilities, hence disproportionately poorer. They should therefore be encouraged, promoted and supported to become self-employed, to develop their entrepreneurship capacity or even own and operate their business. Lifting them and their families out of poverty would contribute to the achievement of inclusive growth and sustainable development. The Government of Kenya enacted an Act of parliament, Persons with Disabilities Act, No 14 of 2003, to provide for the rights of persons with disabilities, to achieve equalization of opportunities for persons with disabilities; to establish the NCPWD and the National Development Funds; promotion and protection of diverse range of disability rights, including accessibility, non-discrimination, equality before the law and the equalization of opportunities in education, employment and health services, and inclusion of PWDs in mainstream society. Economic empowerment fund has been set aside by the government of Kenya with the aim of transforming the lives of persons with disabilities. The study sought to investigate the effect of empowerment funds on the living standard of people with disabilities in Kericho County, Kenya. Specifically, the study focused on the following specific objectives: to find out the impact of vocational training on the living standard of people with disabilities, to determine the impact of formal employment on the living standard of people with disabilities, to establish the impact on self-employment on the living standard of people with disabilities and to evaluate the impact of economic empowerment fund on the living standard of people with disabilities. The study was guided by equity theory, human capital theory and label theory. The objective of the study is to evaluate the effect the fund has had on the standard of living of the beneficiaries within Kericho County and determine whether it meets its objectives. The researcher sought to establish whether there are any socio-economic effects on the lives of the beneficiaries. The researcher employed case study as this design provided an in-depth investigation into the events without manipulation and without changing the state of the environment. The target population for the study was 200 persons with disabilities. The study used questionnaire as the main instrument for collecting primary data. Purposive sampling technique was employed in obtaining the research respondents in the study. The researcher used simple random sampling design to select 50% of the target persons with disabilities from Kericho County. Therefore the sample for the study will be 100 persons with disabilities. The study found that all the independent variables (vocational training, formal employment, self-employment and economic empowerment fund) had a significant impact on the living standard of people with disabilities. The researcher wanted to find out how PWDs access information about the fund and also the strategies put in place by the National Council for Persons with Disabilities, (NCPD) to sensitize them about the fund. The findings of the study will be useful to the government in revising the policy framework with regard to utilization of empowerment fund and that the scholars will benefit from the study findings through provision of literature and future reference

**Keywords:** strategic, economic, empowerment, fund, disabilities

### 1. Introduction

The need to address poverty issues, particularly in developing countries, provides a compelling rationale for promoting the economic empowerment of disabled persons. It can also be argued, however, that increasing the productivity of this large chunk of society can only be beneficial to the economies of developing countries as a whole. Enabling disabled people to make a contribution to the production of goods and services not only increases the net economic benefit of that individual to society, but may also release family members from at least some of their caring responsibilities, thus enabling them to engage in productive activities themselves. There are different factors and conditions that impact the livelihoods of disabled

people. The National Centre for Promotion of Employment for Disabled People report of 2009 reveals that difficulty in identification of suitable jobs or work, accessibility, discrimination, and inadequacy to education and skills are major challenges for disabled people to secure employment. Physical incapacity can prevent disabled people from selecting labor intensive agriculture occupations.

Other challenges that hinder disabled persons to become self-employed include the lack of equipment and machinery, since most of the facilities for small business weren't equipped to accommodate their conditions. Discrimination is another challenge. Most of the persons living with disabilities lack confidence in themselves because people think of them as not being competent due to their disability

state. Other challenges include networking, startup capital, education and training.

Due to lack of understanding on the capabilities of disabled persons, family members and community treat disabled persons as objects of pity and charity hence, family members invest in non-disabled relatives anticipating that they will care for them in their old age. These suggest how disabled persons are considered poor in a community because of lack of suitable employments and comprehensive skill developments to improve their living conditions. Also, negative attitudes of the society adversely affect disabled persons' livelihoods. This is due to poor education on capability of disabled persons in the community.

State interventions are regulatory actions taken by governments to correct market failures and to promote the general well-being of its citizens. As such, state interventions are acknowledgements by governments that situations are not right and should be rectified. Persons with Disabilities are capable of participating in various areas of life including education, employment. Civic society can significantly impact on their socio-economic outcomes and overall quality of life. The factors that impede or facilitate participation are crucial if an intervention is to reach its intended population and culminate in the desired outcomes.

The participation of PWDs in interventions is influenced by environmental factors that have the effect of either hindering or improving bodily functions UNDP, (2012). These factors impact on the ability to execute activities.

Environmental factors include assistive devices and care available to an individual. These devices maintain or improve an individual's functioning and independence to facilitate participation and to enhance overall well-being. They assist them participate in their activities of daily life. They reduce barriers between PWDs and their environment. It becomes a disadvantage to PWDs if their environment does not cater to these needs, preventing them from participating in activities of interest to them.

Lack of these devices is associated with poor economic outcomes as the mobility of PWDs is limited rendering them incapable of attending to their roles.

The level of support required by PWDs from a care giver varies depending on the severity of disability. PWDs with high support needs require more assistance in carrying out everyday activities compared to their counterparts with low support needs. Those with high support needs are more likely to be deprived of knowledge and information about a state program. Consequently, gathering information and making an application to a program becomes their care givers' burden. The participation of PWDs with high support needs is largely dependent on the willingness and commitment of their care givers to the process.

Wee and Paterson, (2009) mention discriminatory attitudes as a factor that may delay PWDs enrolment into economic interventions or cause reduced involvement in communal activities. Negative perception of disability makes it difficult for PWDs to approach the administering parties out of fear that they will be biased and possibly decline to have them in a program, Glen and Burton, (1997) <sup>[18]</sup>. He argued that a poor understanding of disability issues can highly discourage PWDs from venturing into unfamiliar fields. They face misconceptions about lower productivity.

Glen and Burton (1997) <sup>[18]</sup> say that PWDs analyze a program being rolled out to determine how their involvement will be perceived by the public before deciding

on whether to participate or not. This makes it challenging for PWDs to engage in interventions that have been a reserve of people without disabilities

Physical barriers are created by public infrastructure that is not disability-friendly. Even though constructors are making provisions for easy access to buildings by PWDs, movement within buildings remains a challenge. Though the law stipulates that all buildings should be disability- friendly, implementation of the same has become a challenge. Section, 22(1) of the NCPD Act, 2003 states'' A proprietor of a building shall adapt it to suit PWDs in such manner as may be specified by the council.'' Infrastructure should be customized to the needs of PWDs if access to government services is to be enhanced. Public transport in developing countries is chaotic and not accustomed to the needs of people with impairments. Given the generally low economic status of PWDs, most of them cannot afford private transport. Unsuitable means of transport to the physical location of intervention limits participation for PWDs. Section 23(1) of the same Act require operators of public service vehicles to adapt them to suit PWDs in such manner as may be specified by the council. So although there are laws in place, there is no follow- up to ensure implementation.

UNDP (2012) reports that PWDs face obstacles in accessing information and technology yet this is one of the most commonly used means of publicizing state programs. The most disadvantaged group in this regard is people with visual impairments. Low literacy levels have been blamed for exclusion from state programs. Lack of access to formal education and training is seen as a key barrier to participation as it may mean that skills required to compete in the labor market remain undeveloped, particularly in the increasingly important field of information technology. PWDs may be ignorant about interventions or even if they are aware, the low understanding may fail to invoke the necessary levels of interest that result in them participating.

The most frequently identified facilitators for participation in interventions are favorable legislation and disability policies. Existence of institutions and policies working towards advancing disability interests portrays good will to PWDs and encourages them to take part in State programs. The support of institutions in close contact with PWDs is considered crucial for the attitudes they adopt towards programs.

Economic Empowerment of PWDs entails an ongoing process which enables an individual/ individuals to fulfill and be accountable to his/their duties and responsibilities, protect his/their rights in society and develop skills to control all aspects of their lives and their environment.

To succeed and advance economically, skills and resources are required to gain fair and equal access to economic institutions and to compete in the market. Power and agency should enable one to make decisions, act on them and control resources at his or her disposal. When PWDs become capable of controlling and sharing in resource use, they can make and execute decisions, hence advance economically. Just as there are different interpretations of what economic empowerment entails, there are different methodologies used in evaluating economic empowerment. Literature indicates that economic empowerment is a complex process and there is not a one-size fits all evaluation design. Whichever framework one adopts should only act as a guide and will have to be adapted to meet the

goals of a specific project. Golla *et al.*, (2012) <sup>[20]</sup> argue that using a mixture of quantitative and qualitative methods is most effective in measuring change and outcomes. They say as long as mixed methods are of good quality, they are optimal in providing rigorous evidence on the impact of interventions. Taylor and Paola (2014) agree with the assessment adding that mixed methods also provide good learning materials and can be used to improve subsequent project designs. Maredia (2013) <sup>[33]</sup> however disagrees and argues that evaluations that use qualitative and participatory approaches give a more in-depth analysis of how and the reasons as to why change has happened. He further asserts that in a situation of low resources, either qualitative or quantitative data alone is useful as long as the evaluation design is robust.

Qualitative evaluations are usually more transparent about why the research design was adopted compared to quantitative evaluations, Taylor and Paola, (2014). While acknowledging that even though qualitative evaluations are not representative of a population, Taylor and Paola (2014) say that they shed light on the change process and findings should therefore be contextualized accordingly. Maredia, (2013) <sup>[33]</sup> however says that a common problem with qualitative designs is the small sample size. He adds that qualitative evaluations have added value when they use quotes and text boxes as these increase legitimacy to findings and bring the issues to life.

Although SMEs operate in unregulated and informal environments, most of their fortunes are connected by supply chains through competition and production channels to mainstream markets Daniels, (1999) <sup>[10]</sup>.

These inter-relationships link SMEs' performance to the behavior of large firms. McQuillan (2012) says that more than ever before, market structures and dynamics can help to explain the livelihood strategies and options of those who operate SMEs. The majority of MSEs' operate in imperfect markets entailing absence of legal and contractual structures and regulations (Dawson *et al.*, 2001) <sup>[11]</sup>. As a result, they incur high transaction costs, monopoly distortions due to limited buyers and sellers, information failure, uncertainty and risk aversion. Vanderschueren *et al.* (1996) say that market imperfections create bottlenecks and sometimes facilitate exploitation.

The structure, behavior and degree of access which SMEs have to markets has a major influence on the returns business operators make from their assets, labor and enterprise. Hobley (2001) <sup>[21]</sup> argues that given the importance of market structures and dynamics in determining livelihood outcomes, a sustainable livelihood should give more emphasis to markets within the policies, institutions and processes context.

Employing technology to enhance SME performance is a practice that is gaining momentum McQuillan, (2012). In principal, SME operators stand to gain from technological change that generates higher productivity, easier access to information relevant to the business, less wastage and low input cost. The pace and volatility of technological change however becomes a problem particularly when they are forced to take greater risks in order to compete with large firms Dawson *et al.*, (2001) <sup>[11]</sup>. As a result, livelihood outcomes of SME owners are determined by the SMEs' capacity to generate and manage technological change. Literature is explicit on the important role that SMEs play in supporting the livelihoods of the urban poor, but is quite

silent on how vulnerable groups such as PWDs can counter the challenges of operating MSEs in a volatile economic space. The study identified the strategies employed by the beneficiaries to survive from stresses and shocks that their enterprises face.

Kenya being a member of the International Labor Organization is guided by Social Security Standards that comprise specific recommendations and conventions. ILO recommendation number 202 on National Social Protection Floors adopted in the 2009 initiative is an integrated approach towards strengthening living standard of people with disability and achieving human rights. The recommendation stipulates that at the national level, a social protection floor at the bare minimum should guarantee access to essential health care, education, adequate nutrition, as well as a basic level of income throughout the course of life, SPF Advisory Group, (2011). Some of the principles set out in this recommendation are of particular relevance to Persons with Disabilities.

This includes the principles of non-discrimination and responsiveness to special needs, as well as respect for the rights and dignity of people covered by the social security guarantees.

The Draft Social Protection Policy of Kenya of 2009 aims at cushioning the most vulnerable citizens from poverty. The draft identifies orphans and vulnerable children, older persons and PWDs as the priority targets for social protection. Provisions of specific relevance for economic empowerment include Article 24 on the right to education, Article 27 on the right to work and employment and Article 28 on the right to an adequate standard of living. Also of relevance are provisions relating to access to State assistance with disability related expenses such as training, counseling and poverty reduction programs.

## 2. Material and Methods

### Empirical Theory

According to Kerlinger (1979), a theory is a set of interrelated constructs or variables, definitions and propositions that presents a systematic view of a phenomenon by specifying relations among variables, with the purpose of explaining a natural phenomenon. This section reviews three theories because they are relevant to the study.

### Equity Theory

This job motivation theory was developed by John Adam Smith in 1963. According to him, persons with disabilities become de-motivated. Persons with disabilities can be expected to respond to this in a negative way may opt to quit for another employer, Khanka and Chand, (2000).

This theory is helpful in studying the effects of total rewards on employee retention. It addresses the variables persons with disabilities consider in deciding whether to continue working for an organization or to quit. According to the theory, those who feel their efforts are not being equitably rewarded compared to their counterparts may decide to quit and seek employment elsewhere.

Equity theory posits that persons with disabilities seek to maintain equity between the input they bring into a job and the outcome they receive.

### Human Capital Theory by Theodore Schultz (1960)

Human capital theory suggests that education or training

raises the productivity of workers. It imparts knowledge and skills. The concept of human capital recognizes that quality of employees can be improved by investing in them and that the education, experience and abilities of an employee have an economic value for employers and economy as a whole. Schultz invented the term in 1960s to reflect the value of human capacities and believed that human capital, being like 'VIY' other type of investment, could be nurtured through education and training. This results in enhanced benefits that lead to improvement in the quality and level of education. Most of the studies that have been conducted to estimate the rates of return to education show that formal schooling is a crucial factor in explaining variations of salary and wages in well-developed countries. It is in this context that this study sought to investigate if indeed education imparts knowledge and skills that make persons with disabilities more productive in the labor market.

### Label theory

The theory was developed by a sociologist, Becker in 1961. It is concerned with how the self-identity and behavior of individuals may be influenced by the terms used to describe or classify them, and is associated with the concept of a self-fulfilling prophecy and stereotyping. Unwanted descriptors or categorizations (including terms related to deviance, disability or a diagnosis of mental illness) may be rejected on the basis that they are merely "labels". Labeling theory suggests that people obtain labels from how others view their tendencies or behaviors. Labels attached to persons with disabilities function as a form of social stigma. They are marked different from others and are seen as less human and reliable.

Murphy (1987) report indicates that largely people with disabilities in Kenyan society are treated differently and in demeaning ways. They are often labeled on the grounds of their disability and given negative nicknames based on their disability. Labeling of people with disabilities scented to be a very common experience for people with disabilities in Kenya.

### Method used in the study

In the study, questionnaires were the main instrument for collecting primary data. The instrument was deemed appropriate in this research because in-depth information were collected within the shortest time possible Mugenda & Mugenda, (2003) [36]. This method is considered appropriate especially when the population is literate and time is limited.

The questionnaires were structured and it was developed by the researcher. The items in the questionnaire were derived from the research variables as indicated in the conceptual framework. The questions were in form of 5-Likert scale. The instrument contained two sections. Section A captured respondent's background information while section B contained questions related to the objectives of the study in a chronological manner. The researcher personally administered the questionnaires to the respondents using drop and pick method. The respondents were given two weeks to respond to the questionnaire.

### 3. Results

The findings revealed that majority of persons with disabilities have formed groups with the aim of increasing their bargaining power for various government incentives.

Access to economic empowerment fund requires persons with disabilities to make formal application through groups and thus necessitate group membership. However, the findings show that majority of them had limited access to information regarding the availability of the fund. This was attributed to the fact that government had used media of communication which was not easily accessible to them. The findings deduce that persons with disabilities have limited access to information with regards to empowerment fund and therefore majority of them had not utilized the fund.

The findings confirms that majority of the people with disabilities were committed in ensuring the membership groups were effectively managed. For future sustainability, effective group management was crucial and that they need to put that in place. This was also attributed to the fact that the empowerment fund was subject to strict regulatory framework and therefore tied members together for the common good. The findings imply that persons with disabilities recognizes the need to be members of groups as opposed to approaching issues that concern them single handedly.

The implication of the findings was that the revolving fund has transformed the lives of person with disabilities. Some of them have invested the loan in various business activities where at the end of it, they earn some interest. The findings concluded that follow-ups on the funds disbursed were not done and therefore monitoring of the performance of groups projects were very low

### 4. Discussion

The findings of the study revealed that majority of the respondents disagree that they have been trained on entrepreneurial skills. This explains why majority of persons with disabilities have not been involved in entrepreneurial business activities. Every business requires knowledge for it to succeed. Persons with disabilities require entrepreneurial skills. The implication of the findings was that training played important role in instilling persons with disability the required skills to run their own businesses. Some of the barriers identified in the study included low levels of education, poor attitudes among persons with disabilities, poverty, lack of workplace support, and weak implementation of tax exemptions, stigma and economic prejudice in business environment.

It was also revealed from the study findings that majority of the respondents strongly agree that vocational training should be improved. The findings illustrated that skills training offered in vocational training centers for people with disabilities is inadequate and do not provide the competence required to enable people with disabilities work independently. Disabled people often lack specialist business management, legal and financial expertise due to limited relevant education and employment experience might feel at a disadvantage. Again, lack of managerial expertise might reflect the concentration of disabled entrepreneurs at the lower end of business community

### 5. Conclusion

Based on the findings of the study, the study concluded that vocational training had a significant impact on the living stand of persons with disabilities. Training offered majority of persons with disability with the necessary skills for self-employment or formal employment. It was also concluded

that majority of the respondents were not self-employed because of the various barriers such as lack of capital, inadequate entrepreneurial skills, lack of support and discrimination and thus most of them depend on their families, well-wishers or government donations. However, it was concluded that the economic empowerment had played a big role in transforming the lives of people with disabilities through financing of various groups' activities. The study concluded that access to formal employment by people with disabilities is still a challenge despite of various policies developed by government. Majority of the respondents mentioned facing a lot of discrimination when seeking for formal employment. However, the study concluded that government institutions have raised the level of employment for people with disabilities. Finally, the study concluded that economic empowerment fund has had a positive impact on the standard of living of persons with disabilities. This was indicated by the large number of respondents who mentioned having been transformed through the fund.

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