

ACCESSIBILITY TO MICRO-FINANCE (MF) SERVICES BY PEOPLE WITH DISABILITIES (PWDs) IN BUSHENYI DISTRICT, UGANDA

Background and justification:

Approximately 4% of the population of 24.7 million Ugandans are PWDs¹ and previous studies have shown that PWDs face social exclusion.² Microfinance (MF) is one of the Ugandan Governments' poverty reduction interventions. This study investigates the experiences of PWDs in accessing and utilising MF and aimed to highlight gaps in access that could be addressed.

What is already known

- MF services are there to help people (especially the poor) improve their economic activities
- PWDs are among the poor
- PWDs access to MF services is low

Objectives:

1. Establish the current status of able bodied persons and different categories of PWDs in regard to accessing MF services
2. Examine and analyse the inherent and external factors determining PWDs accessibility to MF services
3. Examine the involvement of PWDs in community saving initiatives
4. Ascertain whether the general legal MF framework reflect PWDs concerns
5. Propose appropriate interventions for improving access to MF by PWDs

Methods:

The study was carried out in Bushenyi district in three counties and two town councils between June 2006 and June 2007 Documents on the regulation of MF provision, the Constitution of Uganda and the Local Government Act were reviewed to determine the context, challenges and existing legal and economic opportunities available to PWDs.

Snowballing sampling was used to obtain individual respondents starting with an active PWD within each county or town council who was asked to identify others. The able-bodied selected were of similar social standing to the PWDs interviewed. The following table shows the categories of respondents that were interviewed for this study:



	Able bodied	PWDs			MF Providers	Total
		Blind	Deaf	Physical Disability		
Rural						
Male	3	4	1	3	2	13
Female	2	0	1	2	0	05
Urban						
Male	2	1	1	1	0	05
Female	4	1	3	5	3	16
TOTAL	11	6	6	11	5	39

Focus group discussions (FGDs) were held separately for the blind (5 people), those with physical disability (7 people) and able-bodied persons (6 people). Local sign language interpreters were used to help communication between the researchers and the deaf. The researchers took notes and also tape-recorded the proceedings. Before conducting the interviews or FGDs, consent was obtained verbally from respondents after informing them of their rights as participants in the study and explaining how the results could be used.

Although data analysis was done according to the research objectives, the discussion of findings was based on three themes i.e. accessibility to MF services, perceptions on PWDs' accessibility to MF services and suggestions on improving this.

Results

- 43% of the PWDs interviewed had accessed MF services compared to 45% of the able-bodied
- Some of the PWDs who did not access MF had the relevant knowledge and skills to do so
- Of those not accessing MF there was some evidence of charitable expectation amongst PWDs
- Having collateral was the main criteria for selection for loans used by the MF providers
- Government and MF providers' policies do not specifically target or actively exclude PWDs
- Evidence suggests that there may be physical barriers to access eg. Stairs, high counters.
- Those with physical disability (6) accessed more easily followed by the blind (2) and the deaf (2)
- PWDs were fully involved in community saving initiatives reflecting international recommendations for inclusion.³



Conclusions

Contrary to expectations, disability may not necessarily deny access to MF for those that meet the requirements. There are several factors that could improve PWD usage of MF. Some of these factors are related to the knowledge and attitude of the PWDs and they can control these but there are external factors that may limit their ability to improve their chances of success.

Recommendations

- MF government policies and regulations should give special consideration to PWDs needs and circumstances
- Sign language interpretation should be promoted by all stake holders to ease communication between the deaf and MF service providers
- Provide support for PWDs who have successfully used MF to share experiences and thus encourage others

Challenges faced during the study

- Local MF institutions were sometimes reticent to talk to investigators and referred them to head offices who could not provide the information required on local issues
- Scattered location of participants
- Problems of transporting PWDs to the centres where the FGDs were conducted
- Inadequate funding and delays in disbursement

What the study has added

- Many PWDs do access MF successfully
- Accessibility could be further improved by specific policies targeting PWD subgroups eg. the deaf. those with physical limitations
- Access to MF services for PWDs depends on their positive attitudes as well as their skills
- Government policies are not specifically targeting PWDs

References:

1. Uganda Population and Housing Census: Uganda Bureau of Statistics, Kampala (2006)
2. <http://www.dredf.org/international>
3. The UN Convention on the rights of persons with Disabilities.(2006)

Researchers and Mentors Name, affiliations and email addresses:

Nuwagaba Ephraim Lemmy - Kyambogo University - elnuwagaba@yahoo.com
M/s Meldah Tumukunde - National Union of People with Disabilities meldaht@mail.com
Edson Ngirabakunzi - National Union of People with Disabilities edsonngirabakunzi@yahoo.com
M/s Nakabugo Millie - Uganda Adult Education Network - millie22000@yahoo.co.ug
Mentors: Professor Sally Hartley, , UEA, Norwich, Norfolk, UK , S.Hartley@uea.ac.uk
Dr Angie Wade, ICH, UCL, UK – London, awade@ich.ucl.ac.uk
Dr Aisha Yousafzia, University of Agha Khan Pakistan, aishayousafzai@hotmail.com

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