Barriers to microcredit for disabled persons: Evidence from economically active persons in Uganda

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Prior research has identified five barriers hindering disabled persons' access to microcredit: exclusion by staff; exclusion by non-disabled members of credit groups; self-exclusion; exclusion by credit design; and exclusion by the disability itself. This study applies survey data to examine which barriers disabled persons themselves consider to be the most important in Uganda. The survey covers disabled persons with some kind of existing economic activity and is thus not representative of all disabled persons in the country. The data show that exclusion by credit design is the most relevant obstacle from the perspective of the disabled person. The study suggests that microfinance institutions (MFIs) should revise their credit products and make them more disability-friendly to reach out to more disabled customers. These disability-friendly products may also help the MFI to reach other poor and discriminated groups.

Keywords: microfinance, disability, Uganda, microcredit, barriers, hindering mechanisms

Persons with disabilities are a low priority and an ill-treated target group with regard to socio-economic integration (ILO, 2002; Lewis, 2004), and employers often resist hiring persons with disabilities. In developing countries, 80–90 per cent of disabled persons do not have a formal job, and most turn to self-employment (United Nations, 2007). One of the obstacles facing the self-employed is access to capital. Therefore, it is argued that access to microcredit should be a priority in pro-disability policies (Handicap-International, 2006; Cramm and Finkenflugel, 2008). The authors are fully aware of the ongoing debate on whether poor women and men benefit from accessing small loans. Based on our experience, for the purpose of this article, we assume that accessing microcredit, on average, is positive for poor persons with disabilities.

Access to microcredit should be a priority in pro-disability policies

Bwire et al. (2009) report that only around 0.5 per cent of microfinance institution (MFI) customers are disabled. Similarly, Cramm

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and Finkenflugel (2008) and Martinelli and Mersland (2010) claim that few persons with disabilities have access to microfinance. This fact is not aligned with the recent United Nation Convention of the Rights of Persons with Disabilities (United Nations, 2008) which clearly indicates that persons with disabilities have the right to equal opportunities. Moreover, several authors argue that accessing credit can be of particular value to women and men with disabilities. Not only can access to capital help them build their assets and increase their businesses, but it can also increase their self-esteem and enhance their social acceptance in society (Lewis, 2004).

Access to capital helps build self-esteem and enhance social acceptance

Simanowitz (2001) and Bwire et al. (2009) explain that several barriers exclude disabled persons from accessing microcredit: exclusion by staff because of biased attitudes; non-disabled members in credit groups; the disabled themselves because of low self-esteem and repeated experiences of rejection during life; credit design; and mobility or communication problems resulting from the disability itself. Thus far, the barrier debate has been based on anecdotal evidence and expert observations (Handicap-International, 2006; Cramm and Finkenflugel, 2008; Bwire et al., 2009; Martinelli and Mersland, 2010). This study moves the debate forwards by bringing in results from a Ugandan survey where economically active disabled persons themselves have been asked their opinions regarding the five access barriers listed above. Therefore, the barriers are analysed based on the experience and perception of the disabled persons, providing evidence of a situation, although the views may not accord completely with the reality on the ground. These issues are discussed in more detail below.

A survey carried out by the National Union of Disabled Persons in Uganda (NUDIPU) provides the data used for this study. The survey covers 841 respondents that have participated in livelihood and microfinance trainings conducted by NUDIPU. Only those disabled persons that had at least a minimum type of existing economic activity were invited to the training. Thus, the data are only representative of disabled persons involved in some kind of economic activity. Previous research on disabled persons' use of microfinance services is extremely scarce, partly because it is very difficult to get representative samples of the disabled population. Thus, even if some of our findings may not be representative of every sub-group of the disabled population, all empirical evidence on microfinance and disability should add to the limited knowledge that exists on this important topic.

Previous research on disabled persons' use of microfinance services is extremely scarce

One of the most important goals of the study is to provide some initial empirical evidence on the barriers that have so far been discussed mainly theoretically. Through the survey, we find that the relative importance of the five hindering mechanisms, according to

Self-exclusion appears to be a more minor barrier than was previously assumed

the life experience of disabled persons, varies substantially. The survey shows that self-exclusion appears to be a more minor barrier than was previously assumed. Only 12 per cent of the respondents state that they would feel shy and embarrassed if they were to apply for a loan in a financial institution. In addition, exclusion by the staff and other members in the credit groups represent more relevant hindering mechanisms with 22 per cent and 30 per cent of the responses, respectively, which suggests that these barriers are important. Further, 28 per cent state that the disability itself hinders them from accessing microcredit. However, our data suggest that the main explanation for the lack of access to microcredit is dissatisfactory loan conditions and credit design. Nearly half of the respondents believe that loan conditions do not meet their needs.

The remainder of this article proceeds as follows: the next section reviews results from prior research, followed by a presentation of the data and the methodologies applied in our study. We then outline and discuss the results, while the final section offers a summary and conclusion to this study.

Microfinance and disability

One of the challenges faced by this study is the variability in definitions of disability

One of the challenges faced by this study is the variability in definitions of disability. Depending on the definition applied, researchers have found that from approximately 3 per cent to nearly 20 per cent of a given population have disabilities. For example, the recent World Report on Disability by the WHO and the World Bank (2011) states that about 15 per cent of the world's population live with some form of disability. A large proportion of the persons with disabilities live in developing countries, and, in general, disability is a major explanation for extreme poverty in these places. For instance, of those who live on less than $1 a day, 1 in 5, or 20 per cent, has a disability (United Nations, 2007).

The estimated number of disabled persons in Uganda is dependent on the specific definition of disability applied, but the proportion is in any case considerable. The Population and Housing Census (2002) reported that 3.5 per cent of the Ugandan population were disabled, and the Uganda National Household Survey (2005) reported a disability rate of 7.1 per cent, whereas the Uganda Demographic and Health Survey (2006) reported 20 per cent. The distributions between types of impairment in the two former surveys are outlined in Table 1. Unfortunately, we are aware of no study investigating how large a proportion of the disabled population can be categorized as economically active or as potential customers of MFIs.

Regardless of the calculation method, the market for microfinance services for persons with disabilities is potentially large. This fact is in

Table 1. Types of disability in Uganda

Disability type	*UNHS (%)*	*PHC (%)*	*Average UNHS/PHC (%)*
Vision problems	35	22	28.5
Mobility problems	25	34	29.5
Hearing problems	20	15	17.5
Other	20	29	24.5
Total	100	100	100

Source: Uganda National Household Survey (UNHS), 2005; Population and Housing Census (PHC), 2002.

stark contrast to the finding by Bwire et al. (2009) that only around 0.5 per cent of MFI customers are disabled. Thus, the market opportunity for MFIs is substantial. However, one must also keep in mind that poor persons' financial partners do not only include MFIs. In Table 2, we refer to the types of microfinance service that disabled persons access according to the 2008 NUDIPU survey (additional details about the survey are explained below).

Disabled persons use microfinance services to a greater extent than previously believed

It is most important to note from Table 2 that disabled persons use microfinance services to a greater extent than previously believed. This is extensively discussed in a study by Beisland and Mersland (forthcoming), which also applies data from the NUDIPU survey. Even if the NUDIPU survey is not representative of the overall Ugandan disabled population, as it only includes those that are economically active, it is still impressive to find that 58 per cent have a savings account and that 71 per cent are members of a rotating savings and credit association (ROSCA). Disabled persons, at least those who are economically active, are not much different from other poor persons; they both save and participate in ROSCAs.

Note that, at the time of the survey, only 16 per cent of the respondents reported that they had a current loan with a bank, savings and credit cooperative (SACCO), or MFI. However, a total of 42 per

Table 2. Types of microfinance service accessed by disabled persons

Type of microfinance service	*Percentage with access*
Member of a ROSCA or similar	71
Saving regularly without reporting where and how	74
Saving account in a SACCO, MFI, bank or similar	58
Ever had a loan in a SACCO, MFI, bank or similar	42
Current loan in a SACCO, MFI, bank or similar	16

Note: ROSCA, rotating savings and credit association; SACCO, savings and credit cooperative

Even when financial institutions attract disabled customers, they seem unable to retain them

cent report that they have had such a loan either presently or in the past. This suggests that even when financial institutions are able to include disabled customers, they seem unable to retain them. Thus, hindering barriers are not only about accessing MFIs for the first time but also about how to ensure that the needs of disabled customers are met, and that they therefore continue to use the services of the institution.

Data and methodology

The NUDIPU data was collected in 2008 in trainings organized for economically active disabled persons. The trainings were organized in urban centres across Uganda, and those participating were urban, semi-urban and close-by rural dwellers. With the help of local NUDIPU members and district officials responsible for disability rehabilitation, all disabled persons with some kind of economic self-employment activity were invited to participate in the training. The economic activity was often rather small; the smallest vegetable garden or the tiniest tomato business on a street corner was seen as an economic activity. Fifty-four per cent of the sample reported a monthly income of less than US$50. The sample covers only persons with a physical (in contrast to mental) disability. As a whole, the dataset represents physically disabled persons with existing economic activities; hence, the disabled persons are not randomly selected. The survey focuses on potential users of microfinance services and does not intend to present representative data for the overall disabled population in Uganda. However, as a starting point to better understand disabled persons' use of microfinance services, the results of the survey are interesting.

The dataset represents physically disabled persons with existing economic activities

Originally, the intention of the survey was to obtain knowledge on how to enhance NUDIPU's activities for improving the livelihood of disabled persons. Barriers to microcredit were not the main topic of the survey, and thus, many questions were asked that are not relevant for this article. However, five of the questions are directly related to the potential five barriers hindering access to microcredit services:

1. Do you fear that the staff of the institution would reject you because of your disability?
2. If you wanted to take a loan from a financial institution, do you fear it would be difficult because existing credit groups would not accept you as member because of your disability?
3. If you were to take a loan from a financial institution, would you feel shy and embarrassed because of your disability?

4. If you were to borrow from a financial institution, would you fear that the loan conditions (e.g. amount, interest rate, loan period, etc.) may not suit your needs?
5. Would your disability make it troublesome for you to access the bank's buildings or to attend the regular meetings?

The questions were put to the disabled respondents to understand their perception of access to credit services. However, in analysis (as described below), we examined whether or not respondents had previously accessed or tried to access services to ensure that not only self-exclusion was at play in their responses.

We investigate barriers along the dimensions suggested by Simanowitz (2001) and Bwire et al. (2009) and have sorted the questions accordingly. To make the survey as accessible as possible for often illiterate or low-literate respondents, the questions could only be answered 'yes' or 'no' or 'don't know'. Any 'don't know' answers given are treated as missing and disregarded in the empirical analysis. We focus the analysis on the 'yes' percentage of the respondents that have answered the five listed questions. The fact that the sample includes only economically active persons suggests that the 'yes' percentages will be lower than in a representative sample of all persons with disabilities.

Survey answers are sorted by source of income, type of disability, and level of education

In addition to reporting the overall percentage of 'yes' answers, we also analyse the 'yes' percentage of several sub-groups in the dataset. First, answers are sorted by whether farming (arable and pastoral) is the primary source of income, type of disability, and level of education. Second, we analyse whether the answers are influenced by the respondents' own experiences with microfinance. We analyse both informal financial arrangements and formal institutional schemes (Martinelli and Mersland, 2010). The informal financial arrangements we investigate are savings (without asking how and where) and ROSCA membership. The formal institutional schemes examined are savings through an MFI, SACCO, or bank, and credit from a bank, SACCO, or MFI. Even if the questions of the survey typically focus on access to credit, it is reasonable to expect that general experience with various types of microfinance service may affect the respondents' perception of the barriers. Thus, we also include saving when investigating how previous experience with microfinance can influence the responses in the survey.

Table 3 lists the proportion of respondents in each of the sub-categories. The percentages are based on the actual number of respondents that have provided answers to the various sub-categories.

Table 3. Descriptive statistics on personal characteristics

Gender	*Percentage*	*No. of respondents*
Male	59	492
Female	41	340
Primary source of income		
Farming	50	412
Other	50	405
Type of disability		
Physical	76	593
Deaf	12	92
Blind	13	98
Education		
None	9	75
Primary	44	369
Above primary	47	388

Empirical findings

Findings provide us with insight into the viewpoint of disabled customers

The empirical findings are based on the experience and perception of the disabled persons themselves. Although this may not fully represent reality, in practice, the findings provide us with insight into the viewpoint of disabled customers or potential customers of microcredit services.

Barrier 1: The staff

A credit officer may not be able to see through the disability and recognize the real abilities of a person

Martinelli and Mersland (2010) contend that because of attitudes and prejudices within society, the staff of an MFI, bank, or SACCO will often deliberately or unconsciously exclude persons with disabilities. A credit officer may not be able to see through the disability and recognize the real abilities of a person with a disability (Martinelli and Mersland, 2010). Table 4 presents our findings related to staff barriers that possibly hinder disabled persons' access to microcredit services. Only 22 per cent of the respondents fear that they will be rejected by the staff of the institution because of their disability. As described above, we also analyse differences between the sub-categories of our sample. However, note that we have dropped reporting differences related to gender because our analyses indicate that there are generally no differences to report (one minor exception; see section on 'Exclusion by credit design', below). However, we do find differences related to primary source of income, type of disability, and education level. Those whose primary source of income is farming fear rejection by staff more than the other respondents. We also note that the 'yes' percentage varies across disability type, as blind and deaf persons have a higher fear of staff rejection than those with a physical disability. Moreover, those with higher education levels appear to be less concerned about rejections than those with none or only primary education.

It is interesting to note that the persons who are already experienced users of microfinance services, in general, have a lower fear of rejection than those who are not using the services. This finding holds for both informal and formal microfinance schemes. Additionally, the finding is quite logical: the more exposed disabled persons are to microfinance, the less fear of exclusion they face. A relevant and important factor to notice is that membership in a ROSCA reduces the fear of exclusion. Hence, if the disabled persons are included in a ROSCA, this may enhance their confidence to approach formal sources of finance.

The more exposed disabled persons are to microfinance, the less fear of exclusion they face

Barrier 2: Other group members

Most MFIs in Uganda practise group lending. Martinelli and Mersland (2010) maintain that a core element in group methodologies is that all members are jointly liable for each individual's loan, and the poorer and more vulnerable community members therefore risk being excluded from such groups by 'stronger' persons. The fear of exclusion by other credit groups is analysed in Table 5. More disabled persons fear exclusion by other credit group members than exclusion by the staff, which can be observed by the 'yes' percentage of 30 per cent compared with that of 22 per cent displayed in Table 4. Perceived risk or local stigmatization may discourage community members from including the disabled persons in their groups. In the sub-groups, the findings are very similar to those listed in Table 4.

Table 4. Barrier 1: Exclusion by staff (Mean for total sample: 22%; *731 respondents answered the question*)

Do you fear that the staff of the institution would reject you because of your disability? "Yes" percentage:

Personal characteristics	*Source of income*		*Disability*			*Education*		
	Farming	*Other*	*Physical*	*Deaf*	*Blind*	*No*	*Primary*	*Higher*
	25%	19%	20%	26%	29%	21%	27%	16%

Microfinance experience	*ROSCA*		*Saving*		*Formal saving*		*Loan MFI/Bank*	
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	*Have/had loan*	*Never had loan*
	18%	28%	22%	21%	16%	27%	18%	25%

Table 5. Barrier 2: Exclusion by other group members (Mean for total sample: 30%; *726 respondents answered the question*)

If you wanted to take a loan from a financial institution do you fear it would be difficult because existing credit groups would not accept you as member due to your disability? "Yes" percentage:

Personal characteristics	*Source of income*		*Disability*			*Education*		
	Farming	*Other*	*Physical*	*Deaf*	*Blind*	*No*	*Primary*	*Higher*
	32%	28%	29%	42%	33%	32%	35%	26%

Microfinance experience	*ROSCA*		*Saving*		*Formal saving*		*Loan MFI/Bank*	
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	*Have/had loan*	*Never had loan*
	26%	37%	29%	33%	25%	33%	25%	34%

Barrier 3: Self-exclusion

Persons with disabilities often experience repeated rejections and exclusions, and these negative experiences may produce secondary incapacities such as lack of self-esteem, which often lead to self-exclusion from public and private services such as microfinance (ILO, 2002). We report the results from our analysis of self-exclusion in Table 6. Only 12 per cent of the respondents state that they feel shy and embarrassed because of their disability. Farmers are slightly more embarrassed than others, whereas those with high education levels appear to be less shy and embarrassed. As for the disability type, the deaf stand out; the 'embarrassed' proportion is more than twice as high for this group as for the other disability categories. We also note that respondents not involved in microfinance services are more embarrassed than the rest.

According to a study by Handicap-International (2006), the suppliers of microfinance services (i.e. the MFIs) consider low self-esteem to be the main barrier hindering disabled persons in accessing their services. Among the five hindering mechanisms we investigate, by asking the disabled persons themselves, we actually report the exact opposite result. Although we must consider that this report focuses on the perception of disabled persons, direct self-exclusion appears to be the least important barrier. Further, it should be taken into account that the respondents participated in a seminar where the importance of establishing business activities and accessing microfinance services was on the agenda. To build up the self-esteem of the persons with disabilities was indirectly a part of the training. This might have led respondents to be overly optimistic in their answers to this question. A weakness of the NUDIPU study is that the respondents were not asked directly if they have ever been rejected by an MFI or bank. Moreover, it should be noted that the respondents with no experience of microfinance services are consistently more pessimistic and negative than the rest. This can be regarded as an indication that self-exclusion is more relevant than the findings on this particular question suggest.

Direct self-exclusion appears to be the least important barrier

Table 6. Barrier 3: Self-exclusion (Mean for total sample: 12%; *790 respondents answered the question*)

If you were to take a loan from a financial institution, would you feel shy and embarrassed because of your disability? "Yes" percentage:

Personal characteristics	*Source of income*		*Disability*			*Education*		
	Farming	*Other*	*Physical*	*Deaf*	*Blind*	*No*	*Primary*	*Higher*
	13%	12%	11%	22%	9%	15%	15%	10%

Microfinance experience	*ROSCA*		*Saving*		*Formal saving*		*Loan MFI/Bank*	
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	*Have/had loan*	*Never had loan*
	9%	17%	11%	15%	10%	13%	10%	12%

Barrier 4: Exclusion by credit design

Credit methodology is often standardized and inflexible

The design of credit services (and saving services although this is not explicitly discussed here) may create obstacles not only for disabled persons, but, because the credit methodology is often standardized and inflexible, persons with disabilities may be a particularly vulnerable group (Martinelli and Mersland, 2010). For example, mobility challenges may make weekly instalments an insurmountable obstacle. Table 7 presents the results when the respondents are asked if they fear that the loan conditions do not suit their needs; 46 per cent of the respondents answer 'yes'. Thus, it appears that credit design is the major reason why disabled persons do not approach MFIs.

There are few differences between the sub-groups constructed from personal characteristics. However, non-tabulated results show that males are more negative than females (48 per cent vs. 42 per cent, respectively). Moreover, there is a pronounced difference between those who have or have had a formal loan compared with those who have not (a 'yes' proportion of 39 per cent vs. 50 per cent). Once again it is important to note that the respondents answer according to how they perceive the conditions. As is often the case in microfinance, poor persons are often misinformed about the real conditions of the loan, which, in practice, can be either worse or better than they tend to believe before trying them out in practice. Similarly, it should be noted that the loan condition in this study explicitly includes the interest rate level. Thus, it is difficult to disentangle high interest rates from, for instance, inflexible repayment rates. However, non-tabulated results from the survey show that 69 per cent of the respondents are willing to pay the same interest rate as non-disabled clients. Thus, 'pure' design issues appear to be significant; the results of Table 7 cannot solely be attributed to interest rates. Table 7 supports the claim of Bwire et al. (2009) that the MFIs should invest in better understanding disabled persons' needs when designing poverty-friendly products and services.

MFIs should invest in better understanding disabled persons' needs when designing products and services

Table 7. Barrier 4: Exclusion by credit design (Mean for total sample: 46%; *769 respondents answered the question*)

If you were to borrow from a financial institution, would you fear that the loan conditions (e.g. amount, interest rate, loan period etc.) may not suit your needs? "Yes" percentage:

Personal characteristics	*Source of income*		*Disability*			*Education*		
	Farming	*Other*	*Physical*	*Deaf*	*Blind*	*No*	*Primary*	*Higher*
	47%	43%	44%	47%	50%	49%	46%	45%

Microfinance experience	*ROSCA*		*Saving*		*Formal saving*		*Loan MFI/Bank*	
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	*Have/had loan*	*Never had loan*
	42%	50%	45%	50%	46%	45%	39%	50%

One caveat to bear in mind is how the results of Table 7 are to be interpreted; even if the respondents clearly indicate that they fear the loan conditions may not suit their need, we cannot necessarily attribute this finding to the fact that they are disabled. It may be the case that able-bodied clients would have answered similarly. Thus, in future research, it would be interesting to compare the findings from a survey among disabled respondents, with a control sample of non-disabled respondents. Moreover, it would be useful to identify which specific components of the loan conditions the disabled consider to be problematic.

Barrier 5: Exclusion by the disability itself

People often consider accessibility to be the main reason why disabled persons do not use microfinance services. Disabled persons can be hindered from using microcredit because the impairment may make it difficult to attend regular meetings. It may also be physically troublesome to access the banks' or MFIs' premises. Similarly, those with hearing and visual impairments face high communication barriers. For example, no MFI that we know of has information available in Braille or facilities for sign interpreters. Table 8 investigates this issue and shows that 28 per cent of the respondents say that the disability itself causes problems. Although the results do not support the popular claim that the disability itself is the most important hindering mechanism, the finding does suggest that physical or informational barriers are highly relevant. The disabled are not a homogeneous group and, for some, such barriers may seem insurmountable. Note that this is the only barrier where farmers are more positive than others. This may simply be due to the nature of the work itself, as farming typically requires a minimum level of physical abilities that not all disabled persons possess. We also note that respondents who are not in a ROSCA seem to have the most serious problems. The finding is logical in the sense that participation

The disabled are not a homogeneous group

Table 8. Barrier 5: Exclusion by the disability itself (Mean for total sample: 28%; *782 respondents answered the question*)

Would your disability make it troublesome for you to access the bank's buildings or to attend the regular meetings? "Yes" percentage:

Personal characteristics	*Source of income*		*Disability*			*Education*				
	Farming	*Other*	*Physical*	*Deaf*	*Blind*	*No*	*Primary*	*Higher*		
	25%	30%	27%	33%	29%	29%	29%	27%		
Microfinance experience	*ROSCA*		*Saving*		*Formal saving*		*Loan MFI/Bank*			
	Yes	*No*	*Yes*	*No*	*Yes*	*No*	*Have/had loan*	*Never had loan*		
	23%	39%	25%	34%	27%	27%	27%	28%		

in a ROSCA requires abilities to overcome mobility and communication problems.

Concluding remarks

This study uses information provided by disabled persons themselves to investigate barriers that possibly hinder them in accessing microcredit. We stress that our results are not necessarily representative of the disability community as a whole as only people with some kind of economic activity are included in the sample. Also, the findings are based on the experience and perception of disabled persons and may not fully reflect the reality on the ground. However, collectively, the findings add important knowledge to the extremely scarce literature that exists on microfinance and disability.

Our results suggest that there is some fear of rejection from the staff of the institution and from non-disabled credit-group members. Moreover, the disability itself is a major obstacle for many disabled persons. Self-exclusion, the idea that, because of low self-esteem, disabled persons do not dare approach MFIs, appears to be the least important hindering mechanism. The most important hindering barrier from the viewpoint of respondents to the survey is credit product design. Half of the respondents indicate that they fear that the credit design is not appropriate. They simply avoid taking up loans because the loan conditions do not seem to fit their needs. However, it should be noted that the design barrier could also be relevant for non-disabled persons. Moreover, loan conditions include interest rate as well as 'pure' design factors, such as loan amount and loan period, and the survey does not specifically disentangle interest rates from the other issues. Still, as more than two-thirds of the respondents state that they are willing to pay the same interest rate level as other clients, we can disregard the possibility that our findings are related to interest rates alone.

The most important hindering barrier from the viewpoint of respondents is credit product design

The survey illustrates the importance of listening to the disabled persons when searching for strategies

Collectively, the survey illustrates the importance of listening to the disabled persons when searching for strategies to improve their livelihoods, which in this case is to increase their access to microcredit. Our results suggest that exclusion by credit design is a significantly more important hindering mechanism than previously assumed. The policy implication is obvious: the most urgent action required to increase the access to microcredit for disabled persons is to design products to better fit the disabled persons' specific needs. Further, raising the awareness of the potential disabled customer may also increase knowledge of and access to services, as illustrated by the confidence of experienced customers. An immediate recommendation stemming from this study is that those advocating for disabled persons' rights and those offering microfinance services need to unite to better understand one another and design services appropriate to serve the needs of the disabled, and communicate this to disabled persons. However, this does not mean that MFIs should necessarily develop special products tailored for disabled customers only or that disabled customers should have subsidized interest rates. Remember that the disability community is especially heterogeneous. It would be more useful to include potential disabled customers in focus groups and panels when MFIs are developing new poverty-oriented products. Possibly, if a microfinance product is considered 'disability friendly', the product would also be friendly to most of the poor customer segments. In this regard, targeted efforts to satisfy disabled persons can be a win–win strategy for MFIs, as this may also help MFIs to better serve other poor and discriminated groups. In addition, MFIs could possibly gain from targeted marketing efforts towards the disability community.

MFIs could possibly gain from targeted marketing efforts towards the disability community

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