

**EXPLORING INVESTMENT PRACTICES OF PERSONS WITH
DISABILITIES IN INFORMAL MICROFINANCE GROUPS:
THE CASE OF SELECTED DISABILITY GROUPS
IN IBANDA DISTRICT, UGANDA**

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**A DISSERTATION PRESENTED TO THE DIRECTORATE OF
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DECLARATION

I, Bakaizimba Edigald do here declare that this research report entitled “Exploring investment practices of persons with disabilities in informal micro finance groups, a case of selected disability groups in Ibanda district” is my original work and has never been submitted to any university or institution for any kind of award. Due acknowledgement has been done for other people’s work that has been referred to.

Signature.....

Date.....

APPROVAL

This master dissertation thesis project has been under our supervision and we approved it for submission as partial fulfillment for the award of a Masters in Special Needs Education of Kyambogo University.

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DEDICATION

I dedicated this piece of work to my beloved husband Mr. Jerome Butamanya. Thank you for your financial support and encouragement throughout my study. May the good Lord bless the works of your hands.

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I thank God for the gift of life and making everything possible for the completion of this study. My sincere heartfelt gratitude to all those who contributed in one way or another to have this piece of work completed. I particularly recognize and thank the scholars and practitioners whose work provided important literature that enriched my study.

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LIST OF ACRONYMS

- ASA: Association of Social Advancement
- BRAC: Bangladesh Rural Advancement Committee
- CDO: Community development officer
- DFID: Department for International Development
- IFMI: Informal micro finance institutions
- IGA: Income generating activities
- ILO: International Labour Organization
- IMIFG: Informal Micro finance Groups
- PWDS: Persons with disabilities
- ROSCAs: Rotating Savings credits Associations
- UMRA: Uganda Microfinance Regulatory Authority
- UN: United Nations
- UNDP: United Nations Development Programmes
- VSLAs: Village Savings and Loan Associations
- WHO: World Health Organization

ABSTRACT

Access to informal micro finance institutions for the poor and marginalized is critical in poverty reduction. However, most persons with disabilities have no or limited access to informal micro finance institutions due to a myriad of barriers (WHO, 2015). Anecdotal evidence shows that persons with disabilities periodically consume their savings and do not invest in ventures with financial benefits and such practices may not contribute to poverty reduction (Nuwagaba, et al, 2017). Most persons with disabilities encounter difficulties running their businesses. Persons with disabilities are perceived by ordinary members and informal micro finance institutions as unable to return the borrowed money (Musunguzi, 2019). The study aimed at exploring the investment practices of persons with disabilities who save and get loans from informal micro finance groups. The study objectives were threefold: To explore the perception of persons with disabilities regarding investment, saving and borrowing from informal micro finance groups, analyze what influences persons with disabilities investment choices as individual and as group members of informal micro finance, and to explore how persons with disabilities acquire knowledge and skills they use while investing resources obtained from informal micro finance groups.

The study employed a qualitative research approach deploying a case study design. Participants of the study included: People without disabilities and persons with physical, visual, hearing, disabilities who are members of informal micro finance groups.

The study found out that, the unfavorable policies imposed by informal micro finance institution on failing to pay the borrowed funds make persons with disabilities develop a negative attitude towards their finances. Participants reported that, failure to refund the loan informal micro finance institution sells their property and others are imprisoned. Irrespective of the unfavorable policies, persons with disabilities have a positive attitude towards saving and borrowing from IMFI because of realized benefits. They reported that, through groups they have improved their savings, businesses and can now live an independent life. The persons with disabilities because of mobility and communication challenges prefer to save and invest alone. They prefer to work from or near their home to ease accessibility. However, the persons with mild disabilities prefer to work in groups with other ordinary persons due to benefits like big capital, loss sharing and support persons. Findings too reveal that, most persons with disabilities do not regularly attend group meetings, training and workshops due to their unattended needs like unmodified environment, lack of assistive devices and sign language interpreters. This leads to limited knowledge and skills in income generating activities. The little knowledge used in their business activities is acquired from informal micro finance trainings, community-based rehabilitation training and home learnings. In conclusion, there is a need for Government through the Ministry of Gender, Labour and Social Development to work with community rehabilitation workers, community development officers and families of persons with disabilities for socio-economic empowerment. Based on the study finding, there is a need for awareness raising by disability stakeholders on what is disability, community roles responsibilities and informal micro finance opportunities. Persons with disabilities need to be supplied with assistive devices to ease mobility and communication in order to access informal micro finance services and start income generating activities for independent living.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Chapter one presented study background, problem statement, research objectives and questions, scope of the study and significance of the study. The human rights- based approach to development United Nations Population Fund (UNFPA, 2003) clarifies that the goal for development programs should focus on marginalized and excluded groups. Persons with disabilities should be key factors in their local development programs. Persons with disabilities have a right to make their own choices, educated and empowered for program sustainability.

1.1 Background of the study

According to World Health Organization (WHO, 2021) disability report, the most observed disability is physical and sensory disabilities. This is loss and limited use of limb 35.5% and loss of senses 31,7% Due to physical look of persons with disabilities, they are perceived negatively in many areas of life including business ventures (Appelbaum, 2019). This negative perception leads to the marginalization of their products thus less market, less saving and less investments (Ntegamahe & Omona, 2021).

Micro finance institutions in Uganda include accumulated savings and credit associations in which members engage in saving and leading activities mainly in sub-counties. These informal micro finance institutions give loans and charge interest, which is shared together with savings at the end of a pre-determined cycle (Karlan, Savonitto, Thuysbaert, & Udry, 2017). The multifaceted nature of informal micro finance (Ksoll, Lilleor, Lonborg, & Rasmussen, 2016) has acknowledged that these informal micro finance groups have positively affected rural populations in Africa. IMFI meets the most needs of savings and credit as evident in its reach to over 10 million people in Africa (Karla, et al, 2017; Aerjee, et al, 2015), in Uganda (Burlando & Canidio, 2017) Malawi and Mali (Ksoll, Lilleor, Lonborg, & Rasmussen, 2016) and (Tarozzi, Desal, & Johnson, 2015).

Although World Health Organization (WHO, 2010), urges every developmental programme to include persons with disabilities as their right and for poverty reduction. Ordinary informal micro

finance group members have negative perception towards investing and saving with persons with disabilities. This has created unnecessary barrier for their economic inclusion (Hughes, 2010) Many persons with disabilities in Africa lack access to formal banking services due to limited security (Brannen, 2010; Ksoll, Lilleør, Lønborg, & Rasmussen, 2016) and that is why informal microfinance has been an avenue for money for borrowing and lending to low income earners. Allen (2006), noted that informal micro finance institutions can address personal financial commitments and investments. In these self-help groups, members attend regular meetings and contribute a fixed amount of money assigned to the pool. Pooled resources are shared among group members in turns (Karlan, Savonitto, Thuysbaert, & Udry, 2017). Some informal micro finance groups give loans and charge an interest. This interest is shared among group members at the end of a pre-determined cycle (Kaga, & Nakache, 2019). The multifaceted nature of informal micro finance is relevant to the rural poor because it meets the basic needs of their savings and credit (Karlan, Savonitto, Thuysbaert, & Udry, 2017; Ksoll, et al., (2016) acknowledged that these informal micro finance groups have positively affected disadvantaged rural populations in Africa (Karlan, et al., 2017; Banerjee, et al., 2015), in Uganda (Burlando & Conidio, 2017), Malawi and Mali (Ksoll, Lilleor, Lonborg, & Rasmussen, 2016) and Ethiopia (Tarozzi, Desai & Johnson, 2015). The Community Based Rehabilitation guidelines propose that the “needs and views of persons with disabilities” should be included in “national poverty reduction and other development programmes” (WHO, 2010, p.1). In Uganda, persons with disabilities access to informal micro finance determine their success in their investments (Lonic, & Kizito, 2021).

In line with above, the study done in Kabale Municipality by Ntegamehe (2021), physically disabled persons do not access most social services like education, health and micro finance services due to mobility challenge. Most persons with disabilities need assertive devices and personal guides who most cases are expensive to maintain. More so, some ordinary people do not value their products due to a negative perception. Historically persons with disabilities were seen as objects of pity, charity and cursed (Modern, 2022), some persons with disabilities still have this mentality of being given while others see disability as not inability.

Blebu, (2019), revealed lack of enough capital affects persons with disabilities’ investment choices. This limited capital among persons with disabilities is due to low formal education

levels, which limits formal employment opportunities. Limited employment opportunities limit income for savings and low savings leads to low investment. Connected to above Nuwagaba, et al. (2012) adds that inadequate access to information about informal micro finance institutions due to social- economic barriers has led to reduced investments and saving among persons with disabilities in Uganda. Worse still, the little earned is for home consumption. The negative interpersonal attitudes held by micro finance providers and intra-personal negative perception among persons with disabilities constrain access to utilization of informal micro finance services. This limits persons with disabilities investment choices, saving and borrowing from informal micro-finance institutions.

It is against this background that, the study embarked on evidence-based information on investment practices of persons with disabilities in informal micro finance groups. This knowledge generated from the study shall equip persons with disabilities with knowledge and skills for better investment choices. In addition, can change the negative inter and intra- personal perceptions of persons with disabilities and informal micro finance group members.

1.2 Statement of the problem

Persons with disabilities are not benefiting from informal micro finance financial resources to start and maintain their income generating activities like non-disabled persons in business ventures. Sustainable inclusive development goals, (2016) every person irrespective of individual differences has a right to invest in economic development programmes for poverty reduction. But most persons with disabilities in Uganda are not participating in business ventures due to lack of enough capital for start-up and nature of disability.

Uganda's Disability Data Landscape, (UDDL, 2021) reveals that 12% of the population has a disability and 22% of unemployed have a disability. Most persons with disabilities due to nature of disability cannot compete for open employment, and the available option is community-based income generating activities. United Nations Development Programmes (UNDP, 2016) emphasizes that persons with disabilities have got to invest in income generating activities to live an independent life and empowered economically (UNDP, 2015). Social-economic barriers like negative perception, limited business skill and limited start-up capital affect investments and savings among persons with disabilities in Uganda (Nuwagaba et al, 2012).

Informal micro finance institutions provide finance resources to registered group members in their respective communities. This helps the group members to start and sustain their income generating activities. The funds are to be returned with some agreed interest at a specified period. Saving and investing as a group provides loan security and persons with disabilities are supported by non-persons with disabilities during income generating activities. Most persons with disabilities in Ibanda district are not investing with informal micro finance groups as required on the perception that, they may not be able to use loans profitably and pay back the borrowed funds. Most persons with disability are poor, have no security and group members fear that in case of failure to get enough money to pay IMFI, they might not contribute from their own savings. Little is known about persons with disabilities less investment with IMF groups (Nuwagaba et al., 2012; Musinguzi, 2015). Irrespective of IMFI effort to give loans to group members in their respective communities, few persons with disabilities have joined IMF groups. Yet little is known about persons with disabilities less investment, borrowing and saving with IMF groups. Therefore, this study on persons with disabilities investment practices with IMFI was carried out in Ibanda district to reveal evidence-based information on persons with disabilities investment choices, perceptions, knowledge and skills used while investing in IMF resources.

1.3. Purpose of the study

The purpose of the study was to explore investment practices of selected persons with disabilities in informal micro finance groups in Ibanda district, Uganda.

1.3.2 Research objectives

The study specific objectives were:

- I. To explore the perception of persons with disabilities toward investing, with informal micro finance groups in Ibanda district in Uganda.
- II. To analyze what influences persons with disabilities investment choices with informal micro finance groups.
- III. To explain how persons with disabilities acquire the knowledge and skills used in investing with informal micro finance groups.

1.4 Research questions

The proposed research questions were as below:

- I. What are the perceptions of persons with disabilities regarding investing with informal micro finance groups in Ibanda district in Uganda?
- II. What influences persons with disabilities investment choices with informal micro finance?
- III. How do persons with disabilities acquire the knowledge and skills used while investing with informal micro finance groups?

1.5 Study Scope

The study was conducted with selected informal micro finance group in Ibanda district in Uganda. Covering selected persons with physical, hearing, visual disabilities and non-disabled persons.

The study was restricted to investment practices of persons with disabilities in Ibanda district in Uganda bounded by the three study objectives.

The study was conducted in the period of one year, January to December 2022. This period included identifying the topic of interest, reviewing related literature, writing a proposal. Collecting and analyzing data plus final report writing.

1.6 Significance of the Study

This study will be significant as below:

The study findings are expected to change negative perceptions towards persons with disabilities' investment, saving and borrowing from informal micro finance groups. Therefore, this study will reveal evidence-based information to guide action towards perception change, to enable persons with disabilities participate in income generating activities (Ntegamahe, 2021; Nuwagaba et al, 2015)

This study will reveal information to respective stake holders on how persons with disabilities acquire knowledge and skills they use while investing resources obtained from informal micro finance groups. This evidence-based information will provide appropriate way forward for educating and training persons with disabilities in informal micro finance activities.

Disability affects a wide range of investment choices, including general community participation. This study too will reveal how persons with disabilities make investment choices as individuals and in groups. This will shade more light on investment policies, for inclusive developmental programmes. Every disability is different and needs different interventions in terms of assistive devices, financial assistance, and training to mention but a few.

1.7 Definition of key terms

Disability: Equality Act (2022), defines a disability as a body or mind restriction caused by an impairment that makes it more difficult for a person to do certain activities and interact with their environment.

Informal micro finance institutions: Uganda Micro finance Regulatory Authority (UMRA, 2016), defined Informal micro finance institutions as financial service providers who are not regulated or supervised examples include: traditional credit providers such as savings groups, Village Savings and Loan Associations (VSLAs), rotating savings and credit associations (ROSCAs), community-based money lenders and burial societies. Interest is paid on borrowed funds according to terms agreed upon.

Investment: To maintain an additional source of income or gain profit from acquired wealth or saved money from hard earned income over specific period (Bank of Wealth, 2019).

Inclusion: According to United Nations Disability Inclusion Strategy (UNDIS, 2019), defines inclusion as a practice of providing equal access to opportunities and resources to all people irrespective of individual differences.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviewed related literature on investment practices of persons with disabilities in informal micro finance groups globally. It helped to inform the state of persons with disabilities in investment, saving and borrowing in informal micro finance institutions in Uganda and other parts of the world. It also informed the available policies and theories related to the study. It was guided by the three study objectives in chapter one. The discovered gaps in reviewed literature justified the researchers' purpose of the study. This chapter introduced briefly the theoretical framework adopted for the study and the supporting related other theories.

2.1 Theoretical Framework

2.1.1 The Social Model of Disability

The social model of disability by Regan, Berkeley, Hughes, & Kirby, (2014), Helped to examine the investment, saving and borrowing practices of selected persons with disabilities in informal micro finance institutions in Ibanda district. The model conceptualizes disability away from the individual person alone but also, the interaction between the persons with disabilities and the social- environmental. These barriers prevent people from participating fully and effectively in society on an equal basis with others. For example, someone who uses a wheelchair may have difficulty contacting IMI not because of the wheelchair, but because of social and environmental barriers. Barriers like facility accessibility and negative perception towards persons with disabilities income generating activities. This model emphasizes environment change to accommodate the accessibility needs of the individual persons with disabilities.

Related to the above models is the positioning theory by (Harre, 2012) it shows how negative positioning of persons with disabilities by others, leaves persons with disabilities with inner self-pity and denial. It is a result of this model that various disability specific policies, legislation and instruments are anchored upon (Konrad, 2019).

Persons with disabilities often experience exclusion and rejection due to community unnecessary negative perception. The accumulation of such repeated negative experiences produces secondary hindrances such as low self-esteem or lack of self-esteem. This often leads to self-

exclusion of persons with disabilities from public and private services including micro finance (ILO, 2019). Besides, some persons with disabilities and their families have the expectation to receive charity (Thomas, 2010). Having a charity mind, some families do not invest in children born with disabilities. Thus, denying them opportunities for knowledge and skill gaining (Simanowitz, 2017).

Due to attitudes and prejudices within society, the leaders of informal micro finance groups too can deliberately or unconsciously look down upon persons with disabilities in rendering their services. Informal microfinance organizations often lack the experience and training to distinguish between real and perceived credit risk. Loan officers often do not understand disabilities and do not recognize that people with disabilities have the ability to repay their loans. This social model of disability will help to change the negative perception among persons with disabilities towards investing and saving in groups because informal micro finance institutions give loans in groups not as individuals. Modification of physical environment will ease mobility while saving and investing with other ordinary group members.

2.2 Perceptions of persons with disabilities regarding investment, with informal micro finance groups

Some persons with disabilities have negative perception towards investing with informal microfinance groups.

Equalization of opportunities according to the United Nations is a right for persons with disabilities (UN, 2017). In addition, the principle of equalization of opportunities is further emphasized in the human rights-based approach. It conceives that all human beings are equal. This implies that despite ones' disability, persons with disabilities ought to be accorded the same opportunities availed to non-persons with disabilities. More so, it stresses that all developmental programmes should consider human beings as their own actors in their own development. Therefore, persons with disabilities and other marginalized groups should be focused on in all development efforts, with the solo goal of enhancing equality. Most donor agencies express their priority towards the disadvantaged population but persons with disabilities continue to be a low priority or wrong-treated target group when it comes to socio-economic integration (ILO, 2019; Lewis, 2015). This low priority in social economic activities towards persons with disabilities is due to lack of trust that, the borrowed resources might not be refunded. This

negative perception cannot favor persons with disabilities to participate in income generating activities (Karlan, 2017; Ntegamahe, 2021; Musinguzi, 2015; Nuwagaba, 2012).

During the last decades, micro finance has become an important and popular tool for enhancing development (Aron, 2017). United Nations Organization (UN, 2015) saw micro finance as a tool for development and to be owned locally. The disabled population are seeing themselves not benefiting because of the negative perception from persons with disabilities themselves and other ordinary people that they are unable due to the disability nature in most cases (Hughes, 2010).

According to Avallo (2018), there has been a tendency during the last years to see micro finance as a panacea and a magic formula for development among the vulnerable. There is a need for a balanced critical position when the issues involved are to be analyzed for equal opportunities. Most persons with disabilities are marginalized when it comes to micro credit groups. The negative perception among persons with disabilities to participate in income generating activities is brought by lack of enough business knowledge. Over protection of most persons with disabilities by their caretakers denies them many opportunities including business knowledge.

Baxter et al. (2019) examined most persons with disabilities have a perception that, during investment, saving and borrowing will be cheated, especially persons with visual disabilities. Persons with disabilities need human support as their eyes in business, whom they cannot even trust fully. This makes it hard for investment expansion beyond their localities.

People with disabilities face numerous obstacles to achieving equal opportunities, including environmental accessibility, legal and institutional aspects and attitudes, which lead to social exclusion. Social isolation is often the most difficult barrier to overcome and is usually accompanied by feelings of shame, fear and rejection. Negative stereotypes are often associated with disability. People with disabilities are often given a low social status and in some cases are considered worthless” (Bennett, 2016). Therefore, there are good reasons to consider people with disabilities as a target group for development. However, it appears that disabled people are not necessarily in poverty. Many people with disabilities take steps to improve their lives. Most of them have proven that they can run a business on their own. However, much remains to be done

for SMEs and microfinance institutions (MFIs) to recognize this potential and actively support its development (Bennett, 2016).

“Persons with disabilities, especially those with permanent limitations in their daily activities due to their disability, need interventional strategies that can improve their condition on a permanent basis. General recommendations for interventions aiming at improved living conditions for persons with disabilities do therefore highlight the importance of including persons with disabilities in the mainstream private and public services and development actions” (Cuevas, 2016).

Any intervention aiming at increasing the persons with disabilities access to micro credit should therefore focus on including the persons with disabilities into existing micro finance sustainable systems.

Assumption among persons with disabilities is that, they see themselves as economically inactive, not expected to work. This is rooted in the charity model of disability; it sees persons with disabilities as objects of charity and empathy. Most persons with disabilities are used to a life of help financially. However, many educated persons with disabilities can and want to work unfortunately, few organizations in developing countries employ persons with disabilities leaving majority to opt for self-employment, which is extremely challenging. Most self-employed persons with disabilities living in developing countries lack efficient social security systems (Braverman, 2016). Many disabled persons need social protection and most traditional social protection policies do not favor persons with disabilities. Most persons with disabilities in developing countries do not own land and family property that could be used as social security. This limit borrowing, saving and investing in informal micro finance institutions.

People with disabilities are a low priority and undervalued target group for socioeconomic inclusion (ILO, 2019; Lewis, 2015). Employers in developing countries often refuse to hire people with disabilities, and 80-90% of people with disabilities do not have a formal job and most are self-employed (UN, 2017). One of the hindrances that self-employed people face is access to capital. Therefore, access to microcredit should be a priority in policies for people with disabilities. Finkenflügel et al., (2018), “The authors are fully aware of the ongoing debate on whether, persons with disabilities, poor women and men benefit from accessing small loans”.

(Sharmila, et al., (2019), only about 0.5% of microfinance institution (MFI) clients report being disabled.

Conclusively although, informal micro finance institutions are tools for development in developing countries, there is a negative perception among persons with disabilities regarding investment, saving and borrowing as a group from informal micro finance institutions because they believe that might be cheated by ordinary group members especially the visually impaired (Aaron, 2017). Mobility challenges due to unmodified environment make persons with disabilities to prefer home based income generating activities than working in groups. Group business ventures mostly locate according to market opportunities, causing a need for necessary movement to and from their business Centre. This too leads to further expenses on transport affairs, mobility aids and premise rent thus not an economical venture for persons with disabilities.

2.3 Investment choices of persons with disabilities as individuals and as groups

Some Persons with disabilities prefer to invest as groups especially those with mild to be supplemented in their weak areas, [Nuwagaba2012]

Literature reviewed show that persons with disabilities are twice likely to be unemployed compared to other people without disabilities. Some prospective employers are concerned about the costs of accommodations, others with the stigma for visible disabilities. Some employers think of indirect costs to the company like morale and customer care interactions as well as direct costs like training costs, employee retention assistive devices, modifications to mention but a few. This allows persons with disabilities to make their own investment choices for self-sustenance and from charity to independent living (Rule & John, 2011).

The reviewed literature revealed that investment choices among persons with disabilities include self-employments, home income generating activities and family investments to mention but a few (Dondo, 2019). The real purpose of microfinance is to help the poor members of society. It also calls for dividing the poor into two categories. This requires a distinction between those who can increase their incomes and operate closer to or above the poverty line and those who

cannot and need permanent help. Financial support for microorganisms Financial institutions (Nuwagaba et al., 2012; Lwanga-Ntale, 2003). Most scholars have revealed that the influence of pull factors like desire for independence, unemployment, discrimination, lack of other alternative opportunities and negative perceptions among employers make persons with disabilities to prefer self-employment. These limit opportunities for open employment and persons with disabilities to start their own income generating activities (Doyel, 2002; Johns & Latreille, 2011; Meager & Higgins, 2011)

Nature and level of disability directs the investment choices among persons with disabilities. Disability affects a wide range of social-economic activities, including participation. Therefore, self-employment is a potential rehabilitation vocational tool to achieve faster and better integration into the labour market. This treats entrepreneurship as social inclusion and inclusive growth (Nuwagaba, & Rule, 2016).

Dresse (2019) “in Zambia, concluded that those who graduate from their first to a second loan on average experience significantly higher growth in their profits and household income as compared with other similar business operators. Borrowers also diversify their business activities more rapidly. However, some borrowers become worse off particularly, those who leave the programme after receiving only one loan”. The study also shows that microfinance has a polarizing effect, as it discriminates in favor of wealthier clients who have better access to credit and excludes the poor. If one of the purposes of microfinance is to help the poorest people, microfinance is not always the most appropriate intervention. (Dress and Sen, 2019).

Hulme and Mosley (2016), contend that “the better off the borrower, the greater the increase in income from a micro enterprise loan. Borrowers who already have assets and skills can make better use of the credit”. They also claim that poorer people are less likely to take risks or use credit to increase their incomes. Some poor borrowers are disadvantaged and exposed to greater risk through small business lending. In addition, a study examined the impact of small business owners participating in entrepreneurship programs on the operational efficiency and growth of small and medium enterprises in Nigeria. “Indicated that small businesses whose owners have experience participating in entrepreneurship programmes exhibited superior managerial practice and higher gross margin rate of growth than small businesses whose owners did not have super experiential learning. This had a practical implication that there is a need to improve managerial

practice of small businesses through exposure of owners to entrepreneurship in order to enhance their performance and their transition to medium and large businesses” (Dyer, 2016).

Faulu (2017), conducted a study in Malawi and discovered that education and training empower persons with disabilities to make their own and group investment choices. With knowledge and skills training acquired, persons with disabilities can start and manage their business ventures with limited challenges.

Lambert, (2016), avers that disability and education promotes persons with disabilities from charity to investment. Poor education lowers employment rates and leads to concentration of persons with disabilities employees in low paid occupations, poor credit rating after long- time benefit receipt; discrimination on the part of the banks; lack of accessible information on sources of grants and loans, relevant knowledge and skills in special business management, legal and finance expertise due to relevant education and employment experience, managerial skills all reflect the concentration of persons with disabilities employers at a high end of organization job hierarchies.

According to Saloniki, (2015), assert that “persons with disabilities make an investment choice in order to earn a living and contribute to a wider economy. Those whose disability is not work limiting appear more similar in almost all respects to those without any form of disability”.” Labor market disadvantage is particularly high among people with mental health problems or learning disabilities” (Bertoud, 2008; Meager and Higgins, 2011).

Department for International Development (DFID 2000), reveals that most people with disabilities prefer to work alone rather than employing others. Persons with disabilities prefer sole entrepreneurship and to operate from home. This is due to reasons like mobility challenges, personal freedom and payment for rent.

In addition to above Davidson (2011) concluded that self-employment might be a valid option for many disabled individuals since it facilitates achieving a better balance between disability and working life.

Bennet and Cuevas (2016), argue that “only when people have some economic security that access to credit can help improve the productivity of their enterprise or create new sources of

livelihood”. Dresse and Sen (2019), contend that “micro finance specialists increasingly view improvements in economic security as the first step for investment. Access to monetized savings facilities can help the poor smooth consumption over periods of cyclical or unexpected crisis thus greatly improving their economic security. Strong micro finance institutions have the capacity to mobilize resources in the market, provide micro finance services demanded by small businesses despite the myth that the poor are not bankable, and since they cannot afford the required collateral, they are considered un-creditworthy. Hence despite efforts to overcome the widespread lack of financial services, especially among small businesses, the majority still have only limited access to bank services to support their private initiatives” (Braverman & Guasch, 2016).

Hulme, & Mosley, (2016), states that micro finance makes a considerable contribution to the reduction of poverty through its impact on income and asset level. The mechanism, through which poverty reduction works, varies between institutions. Generally, institutions with average smaller loans increase investment choices among persons with disabilities. Whilst institutions giving larger loans reduce investment among poor people. In order to ascertain whether persons with disabilities specifically are targeted as an interest group, it is necessary to understand the barriers they face in accessing finances. Issues regarding finance service provision among poor persons with disabilities are traditionally left to organizations that work in the disability sector.

Patton, (2022), emphasizes that the knowledge of the benefits available and expectations that income from entrepreneurship might be high, contributes to perception of self-employment and if vice versa may deter business start-up.

Most financial institutions “consider persons with disabilities as a high-risk category when it comes to lending”. The number of microcredit institutions in Bangladesh has grown to over 1,000 since 1990, with interest rates ranging from 10% to 30% (Cowdry & Wright, 2005). “The schemes work on a peer-group basis with delivery systems such as the Bangladesh Rural Advancement Committee (BRAC) and the Association of Social Advancement (ASA). Often, defaulting on loans by any member is the responsibility of the entire group” (Johnson & Rogaly, 2017; Thomas, 2017).

Some persons with disabilities are less motivated for socio-economic rehabilitation as they expect food grants rather than a self-generating income project (Fiasse, 2019). A study conducted by (Nuwagaba et al., 2012) on accessibility to Micro finance services by people in Bushenyi District, Uganda, concluded that although disability in itself may not necessarily deny access to MF for those that meet the requirements; there were nonetheless several factors that could improve persons with disabilities usage of MF. Some of these controllable factors related to the knowledge and attitude of the persons with disabilities but there were also other externalities such as limited mobility, poor access to information and disabled persons' own negative attitudes that limited the ability to improve the persons with disabilities chances of success (Nuwagaba et al., 2012).

Dyer (2016), In her article “on the inclusion of disabled people in mainstream micro finance programs argued; although the woman’s face of poverty has importantly been acknowledged and social exclusion and economic inequality due to race or ethnicity resulting in poverty is also acknowledged; disability is a dimension of poverty which on the whole remains neglected. Her review of major strategy papers and documents of governments, donors and development organizations on poverty alleviation reveal that the real needs and rights of this group of marginalized and poor people are rarely acknowledged. Only recently has it been recognized that in order to achieve the millennium development targets set, disabled people will need to be included in the poverty alleviation strategies already defined and there is need to develop specific initiatives which address disability” (DFID, 2017; World Bank, 2015).

According to a study by Nakabuye et al (2019), the Norwegian Association of Persons with Disabilities (NAD) has been doing this together with the National Union of Persons with Disabilities in Uganda (NUDIPU) for several years. As a group, we looked for intervention models to improve access to basic microfinance services for people with disabilities. Studies had been carried out and several discussions with stakeholders had taken place for person with disabilities group investment but, it has yielded few fruitful results. The communication from microfinance institutions is that people with disabilities are too risky to lend to because they have limited opportunities to save. Before imminent micro finance institutions, NUDIPU and NAD tended to present the target beneficiaries to be Persons with disabilities and to lower their interest rate compared to non-disabled counterparts. The informal micro finance institutions on the other

hand demonstrated little willingness to understand the disability segment and give persons with disabilities individual loans. This shows that informal micro finance institutions do not understand disability challenges of working in groups than as individual persons, should listen to individual persons with disabilities reason for individual saving, investment and borrowing and give individual loans accordingly. Conclusively some persons with disabilities prefer individual investments due to disability challenges while some prefer group investments to be supplemented in their weak areas.

2.4 How persons with disability acquire the knowledge and skills they use in investing with informal micro finance.

Some persons with disabilities acquire foundation skills through basic education and family life. They include, for example, literacy, numeracy, ability to learn, reasoning and problem-solving. These types of skills are needed for work everywhere, in all contexts and cultures, whether formal or informal economies (Christen et al., 2019).

Most persons with disabilities get some training from technical and vocational institutions to undertake a particular business. They equip persons with disabilities with skills and knowledge to start-up an income generating activity (Lyman & Rosenberg, 2019). Persons with impairments through vocational training gain business skills required to succeed in running a business activity (Copestake et al., 2019). Gained skills help in relating to customers, self-presentation, effective listening and communication, creative thinking and problem-solving (Johnson, 2019).

Essential life abilities are important by everybody, be successful in life and work, with or without a disability. However, this is particularly important for people with disabilities as it helps build confidence and change perceptions (Johnson, 2019). Core life skills are learned and formed through interaction within the family and the community. Self-confidence derives from evolving constructive attitudes, acquiring knowledge and skills for life and work. If a training programme focuses on technical skills and development of attitude, it is likely to succeed in enabling its trainees to find sustainable work and employment.

People with disabilities learn and develop their knowledge, skills and attitudes necessary to earn their livelihood (Daley, 2019). Self-effort, home-based skills acquisition mostly are acquired through insight learning. Most persons with disabilities do not proceed for further studies due to

over protected and mobility challenges. Basic education, vocational training, community-based Rehabilitation empower persons with disabilities with knowledge and skills to start and maintain an income generating activity. The choice of the most appropriate method of skills development depends upon the interests, capabilities and resources of the individual person with disability.

Community-Based Rehabilitation programmes have given persons with disabilities knowledge and skill for income-generating activities. Community Based Rehabilitation workers identify opportunities for skills development, bearing in mind that everyone has his/her own interests, talents and abilities (Diagne & Zeller, 2016). Girls and boys, women and men are given equal opportunities for training. Training is not limited to traditional gender roles or segregation.

Disability can be a form of major barrier in accessing information. Microfinance institutions offer information in verbal and written forms. This makes it inaccessible to the deaf and visually impaired persons respectively. For numerous developed nations, news bulletins must be provided simultaneously in sign language or with subtitles for those whose hearing is impaired. Accessibility standard policy in Uganda (2014) states that all public buildings must be accessible by persons with disabilities. Alternative access using ramps, rails and elevators must be provided in every public building. This eases mobility for persons with disabilities in accessing knowledge and skills for income generating activities. In Uganda, despite the government efforts in sensitizing persons with disabilities about their right to education and vocational rehabilitation, the practice has not yet greatly improved. This is due to few governments' vocational training centres. The few vocational institutions are far from persons with disabilities homes, this requires transport fee to and from vocational institutions and most persons with disabilities cannot afford (Nuwagaba et al., 2012)

Three-quarters of the disabled population in most developing countries reside in rural parts of the country. Despite a protective legislative framework, such as the (Disability Act, 2006), which mandates a 3 percent reservation for persons with disabilities in government jobs and in rural development programmes. Still income generating activities among persons with disabilities is exceptionally low due to limited skills and knowledge (Chowdhury et al., 2016). Persons with disabilities get knowledge and skills on hands on or in practice in vocational schools and colleges but most persons with disabilities due to mobility challenges do not go further in regular education which limits chances for vocational trainings. Low literacy level, lack of special

training aids, educational facilities, assistive devices, awareness about training programmes, adequate access, vocational training and rehabilitation make persons with disabilities fail to get business information. Persons with disabilities due to poor knowledge cannot invest more in business activities thus poor income and low investments. According to Jensen's model of economic development, poverty among people is due to lack of employable skills and knowledge to start and sustain an income generating activity. Most persons with disabilities are overprotected in their homes and cannot access relevant investment information. One of the main obstacles among persons with disabilities to start income generating activities is access to information on reliable markets. People with disabilities need skills to engage in livelihood activities. They get knowledge and skills from families and communities (Wright, 2015). Persons with disabilities often lack access to basic education, making them unqualified to join skills training courses. These lead to limited skills, low confidence, little expectations and achievement. Different types of skills are required for successful work. Self-centered knowledge and foundation skills from family used by persons with disabilities are not enough to start and mention a business activity. Most business skills required to succeed in self-employment, core life skills and personal attributes among persons with disabilities are acquired from peer and village training.

2.5 Conclusion

In conclusion the literature reviewed is evident that disability as a dimension affects investment practices and choices. This largely depends on nature and level of disability. Due to mobility challenges, persons with disabilities in informal micro finance groups do not benefit as required compared to ordinary persons. Limited mobility leads to acquisition of little knowledge and skills needed for business investment. Most persons with disabilities acquire knowledge and skill from basic education, family life, insight learning and work experience in relating with customers. The real needs and rights of people with disabilities are rarely acknowledged in informal micro finance institutions due to disability ignorance. Disability is not included in business curriculum. Persons with disabilities are perceived as unable to pay back the borrowed resource, which limits persons with disabilities borrowing, and saving capacity. This factor contributes to the low penetration in micro finance services. Persons with disabilities are discriminated against due to the negative perception that they are unable to operate a business due to their physical

appearance. Most informal micro finance institutions fear that they might not be able to pay back the loan. The right to equal participation in society is a fundamental human right and no institution can ignore it. The recent social model of disability advocates this, that societies should be friendly with modified facilities to enable fully community participation of persons with disabilities.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

According to Creswell (2014), research methodology is a systematic plan for conducting a study. It helps to understand methods used in the study. Chapter three presents the research approach and design, research setting, sampling procedure, study unit, participants, sampling technique, data collection method and instrument, study variable, source of data, quality control, data collection procedure, ethical procedure, data analysis, limitations and plan for dissemination of findings.

3.1 Study Approach

The study used a purely qualitative research approach deploying the case study design. According to Yin (2011), qualitative research approach seeks to establish answers to the whys and how's of the phenomenon in question. Qualitative approach was selected because it provides in-depth understanding of social phenomena within their natural setting. The study focused on the depths of the information necessary for a qualitative approach. Participants explained points of view using words rather than quantifiable numerical measurements (Creswell, 2014; Rule & John, 2011; Levi, 2006). As participants have different points of view, case study was appropriate as it can investigate multiple perspectives, complexity and uniqueness (Simons, 2009). Although case study is criticized for lack of generalization (Bryman, 2008; Yin, 2003), others contend that, results of a case study can be relevant in instances where the conditions are similar (Rule & John, 2011). Case study gave first-hand information obtained from the participant interviews (Creswell, 2014).

3.2 Research setting

The study was done in selected informal micro finance groups in Ibanda district in line with the study criterion in the methodology. This study was carried out in three divisions with informal micro finance group members. Who save, invest and borrow in Informal microfinance institutions, these are Kagongo, Bisheshe and Mahega. Informal micro finance groups with investment practices with persons with hearing, visual and physical disability were included in

the study. The study area was chosen because, it has informal micro finance groups which are inclusive and non-inclusion to persons with disabilities.

3.3 Study Population

Adopting from Martens, (2010) study population refers to the general unit from where a sample is drawn. The study population comprised of persons with physical, visual, hearing disabilities and persons without disabilities investing with IMFI. Informal micro finance group members were targeted because they provide people with resources for investment. Persons with physical, visual and hearing impairments were targeted because they are at the centre of the study. In addition, expected to be with first-hand information and experiences on the study subject. The research participants were selected from different informal micro finance groups in Ibanda district, which are inclusive and exclusive to persons with disabilities. Micro finance groups were used in this study to provide insight on different settings in which to explore saving, borrowing and investment practices of persons with disabilities in informal micro finance groups.

Different informal micro finance groups saving and investing with people of different disabilities were included in the study. These were inclusive and exclusive to persons with disabilities.

3:4 Sampling Procedure

Adopting from Patton (2015) and Yin (2011), sampling procedure is used to select human participants who have knowledge and experience in the study subject. The researcher used purposive sampling procedure. Purposive sampling procedures have different forms, but the researcher used purposive judgmental sampling (Cresswell, 2014). Purposive sampling led to the selection of study participants thought to be having relevant knowledge, skills and experience for the study. Persons with disabilities were selected because are the study focus. The persons with Disabilities participants had to be those who are, saving, borrowing and investing with informal micro finance groups.

The community development officer in Ibanda district was selected to identify informal micro finance and persons with disabilities groups which are exclusive and inclusive because she works with persons with Disabilities and knows IMF groups in her community. The community development officer being responsible and facilitating in community programs and activities was expected to be having enough knowledge and experience for the study. Non-persons with

disabilities were selected to provide their perception towards persons with disabilities inclusion in their informal micro finance groups. Informal micro finance village group leaders selected because are the ones who provide resources to group members. Participants per category from both inclusion and exclusive informal micro finance groups in Ibanda district were identified for focus group discussion.

3.5 Sample

Adopting from Cresswell (2014) and Patton (2015), where a sample represents a population methodologically selected for, the purpose of drawing unique cases which are informative. The study used 14 participants out of 20 planned for because the researcher reached a point of data saturation where no new information was got. The detailed sample size composed of six (6) persons with disabilities (two persons with physical, two with visual and two with hearing disabilities) one community development officer (CDO) and seven non-persons with disabilities in Ibanda district, Uganda. Inclusion and exclusion criteria were as described below:

3.5.1 Inclusion Criteria

These categories were included:

The first people considered were the persons with physical, visual and hearing disabilities in informal micro finance groups in Ibanda district at the time of the study.

Secondly persons with physical, visual and hearing impairments who had ever invested using informal micro finance groups' resources in Ibanda district at least in the last two years back.

Informal micro finance groups which invest their financial resources with persons with disabilities.

Lastly non- disabled group members in inclusive and exclusive informal micro finance groups in Ibanda district.

3.5.2 Exclusion Criteria

The following categories were excluded:

Persons with physical, visual and hearing impairments not members of informal micro finance groups in Ibanda district at the time of the study. Secondly persons with physical, visual, and

hearing disabilities who had never invested using informal micro finance groups' resources in Ibanda district at least in the last two years back. Lastly non-disabled group members who are not group members in informal micro finance groups in Ibanda district.

3.6 Study Unit

According to Cresswell (2014), a study unit is a single entity analyzed during the study. The units of analysis were persons with disability, persons with physical disability, visual disability, hearing disability and a group member of inclusive or exclusive informal micro finance groups who provided reliable data and personal experiences needed for the study.

3.7 Data Collection methods and instruments

This section describes the data collection methods and instruments used during this study. Data collection is the process of gathering, measuring, and analyzing accurate data from a variety of relevant sources to find answers to research problem. The methods of data collection are means and instruments are tool for respective data collection means Mubazi, (2013). Beig a qualitative study, qualitative methods were deployed to collect data. These included interviews, observation, focus group discussion and documentary review and their instruments which were interview guide, observation check-list, focus group guide and documentary review check-list respectively. These data collection methods and instruments led to the collection of both primary and secondary data.

3.7.1 Data Collection methods

Data collection methods used in the study are described in detail as below:

3.7.1.1 Interviews

Adopting from Creswell, (2014) an interview is a qualitative research method that relies on asking questions in order to collect data. Interviews involve two or more people one of whom is the interviewer asking the questions using the interview guide. This method was used by the researcher to collect primary data on perceptions of key informants on investment practices of persons with disabilities in informal micro finance groups in Ibanda district Uganda. The researcher conducted verbal in-depth/unstructured interviews individually and each session lasted for one and a half hours according to agreed time, date and venue. The researcher started up the interview after rapport creation in form of formal greetings and some introductions. Open

ended questions were used to ease probing and other emerging issues as a result of the interaction between the interviewee and the interviewer. The interviewer would speak minimal to give chance to the interviewee to do most of the speaking. This helped the researcher to do in-depth interviewing and subsequently generated sensitive information from study participants. In-depth verbal interviews in line with the study objectives provided suitable responses based on participants knowledge and experience.

3.7.1.2 Observation

Martens, (2013) defines observation method as a way of gathering data by watching behavior, events or noting physical characteristics in their natural setting. Observations can be overt (everyone knows they are being observed and participates or not) or covert (no one knows they are being observed and the observer is concealed). For this study non-participant observation method was used guided by the observation check-list. The researcher by use of her eyes observed the participants' nature and level of disabilities, physical environment whether accessible to persons with disabilities, the nature and quality of products made, whether they can compete for local market as detailed on observation check-list. This led to the collection of primary data that could not have been got through verbal interviews. While observing the researcher was taking notes on relevant scenarios, took photos of consented persons of with disabilities, income generating activities and trading centre facilities like shops, informal micro finance group offices, toilets, assistive devices and means of transport.

3.7.1.3 Focus group discussion

This is a qualitative data collection method in which a manageable group of people of a given study population are carefully selected into a discussion guided by a researcher to freely articulate their perceptions, attitudes, opinions, beliefs, ideas and experiences ascertain a topic of interest Mubazi, (2013). The researcher used a focus group discussion method to get primary data that could not have been got through individual interviews because it stimulates critical thinking. It enriches data due to different skills, knowledge and experiences different individual participants combined. This was guided by focus group discussion guide in line with these study objectives. Focus discussion group was composed of all persons with disabilities, community development officer, non-persons with disabilities in line with the study criterion. The researcher created a rapport through greetings and introductions then introduced the purpose of the

discussion to all members. He too told group participants that they are all equal and should feel free to contribute accordingly. Confidentiality was promised that that this report is for academic purpose.

3.7.1.4 Document review

May, (2011) defines documentary review as a method of data collection where the researcher critically examines recorded information both soft and hard copies related to the topic under investigation with the aim of collecting secondary data for further analysis to make inferences. The researcher guided by documentary review check-list in line with the study objectives collected secondary data. This study the researcher reviewed hard copies of business documents of inclusive and exclusive informal micro finance groups in five years range that is from 2017 up to 2022 to get current and reliable data. Persons with disabilities business records showing borrowed funds, how they use it and what they save per week. This was to find out whether they on a loss or profit. Books of ledger showing debt and credit of informal micro finance groups were reviewed. This gave data for comparison of exclusive and inclusive informal micro finance groups. This revealed how persons with disabilities who invest with informal micro finance groups whether doing better by saving alone or in groups.

3.7.2 Data Collection instruments

Adopting from Yin, (2011) an instrument is a tool or technique used to collect data that is reliable and valid. Data for the study was collected using interview guide, focus group discussion guide, documentary review check-list and observation check-list (detailed in appendix section). Several tools were used for data triangulation for consistency purposes.

3.7.2.1 Interview guide

Adopting from Cresswell, (2014) an interview guide is a data collection instrument that directs the researcher's interview process in line with the objectives and issues regarding the study. There are many forms of interview guide but for this study individual unstructured/ in-depth guide was used to guide the interview process. It was composed of topics the researcher planned to cover in the interview. Within in the in-depth interview guide, open-ended questions were utilized to ease probing. The researcher individually approached each participant physically according to the agreed time and venue. Each interview session lasted for about one and half

hours. The use of interview guides allowed the researcher to explore, probe for questions that put more light on study objectives. The researcher during the interview process clarified more on the meaning of the study topic and objectives to participants. This was to avoid errors of not understanding the interview guide fully. The researcher explored fully the issues raised by study participants on group investments, borrowing from informal micro finance institutions and how persons with study selected disabilities acquire knowledge and skills used while investing in resources obtained from informal micro finance institutions (detailed in Appendix A.)

3.7.2.2 Focus group discussion guide

According to Yin, (2011), focus group discussion guide is a data collection tool used in a group discussion involving a small number of demographically similar people or participants with the common traits led by a skilled moderator.

This study focus group discussion was conducted by the researcher in two groups; one composed of seven persons with disabilities from selected disabilities and another one composed of seven non-persons with disabilities in informal micro finance groups. All were conducted without changing the meaning of the questions in an interview guide. Open-ended questions were administered by the researcher to ease probing. Two focus group discussions provided data source ideal for triangulation. Each focus group discussion took about two and a half hours from agreed time and venue. Focus group discussion provided data on respondent's perceptions, experience and reactions, which could not be feasible using other methods like one to one or observations (detailed in Appendix B).

3.7.2.3 Observation check- list

According to (Yin, 2011; Creswell, 2014), observation check-list enables the research to collect data, which cannot be got, from interviews. Qualitative observation can be a participatory, passive or observing an event in its nature. This study the researcher used non-participatory observation where areas of interest were observed. The researcher made a list of things to be observed with her eyes. The nature and level of disability like physical disability, the study participants' one has hunchback, another had crippled legs and was crawling, this limits their movements. Visually impaired participants, one was partial, and another was totally blind and the two were totally deaf. Accessibility of facilities like toilets, offices and their furniture, walkways to mention but a few, were not modified to allow access to persons with disabilities.

Distance from home and informal micro finance groups business operating centers. Income generating activities among informal micro finance groups' members both inclusive and exclusive of persons with disabilities were observed. This was to see persons with disabilities products quality and whether can compete on local market (detailed in Appendix C)

3.7.2.4 Document review check-list

Adopting from Martens, (2013) documentary review check-list is conducted in research to review historical or social value to give a larger perspective. Persons with disabilities business records showing borrowed funds, how they use it and what they save per week was reviewed. This was to find out whether they are operating on a loss or profit. Ledgers showing debt and credit by informal micro finance institutions to informal micro finance groups were reviewed. This helped in investment comparison between inclusive groups and exclusive groups. It showed how much do persons with disabilities invest compared to persons with no disabilities. Too it showed how persons with disabilities are paying back the borrowed funds.

3.8 Data Collection Procedures

During data collection, the tools mentioned in 3.7 above and detailed in Appendix section guided the researcher.

After designing the tools mentioned above, the introductory letter was obtained from the Department of Special Needs. It was presented to Ibanda district to introduce and seek permission for the researcher to collect data. The researcher met the respondents for rapport creation. Appointments were made for venues, time and dates convenient for respondents. During interviews, the researcher requested the participants for permission to record their voices, take photos and notes where necessary. Self-introductions were always before every interview to repute any suspicion and errors in coding. The researcher used her personal mobile smart phone to record every voice and taking of photos. Being a student with no income was cheaper than buying a camera and a recorder. While collecting data, the researcher paid more attention to the respondents and took note of facial and body language expression.

Interview guides were in English language but for persons with disabilities were translated into Runyankore, the local language for more clarity. Interview guides for other study participants

remained in English language on the assumption that, they have attained a high level of education. Sign language interpreters signed for respondents with hearing impairments.

Interview guide for persons with disabilities explored investment choices, abilities, perception towards investment with informal micro finance institutions, business knowledge and skills acquisition, micro finance services, facility accessibility and suggestions for improvements. Other study participants interview guide explored perceptions towards persons with disabilities investing with informal micro finance institutions, services offered, business training given to persons with disabilities plus informal micro finance goal and objectives (detailed in Appendix D). persons with disabilities during data correction were engaged in focus group discussion, and in-depth individual interviews

3.9 Rigor and Trustworthiness

According to Yin (2011), rigor and trustworthiness means that the researcher has confidence and trust that his or her collected data is valid and of sufficient quality. Rigor is a degree for credibility of the findings by employing certain procedures (Creswell, 2014). The researcher deployed rigor and trustworthiness measures before, during data collection and during data analysis. Prior to actual data collection, a pilot study was conducted with four individuals, not in the selected sample. The pilot participants were asked to report any question or word not clear and difficult to understand. The feedback from pilot study individuals did not show any question or word that needed clarity.

During interviews, researcher's personal smart phone was used to record every interview session, and then transcription of the recorded verbal words was done. Interview transcripts were checked for consistency and accuracy by a peer student reader. Triangulation of data collection, using different methods was done for consistency purposes.

Serial numbers were used instead of individual names. Serial numbers were cross- checked to avoid wrong coding and double coding of study participants. Numbering of recorded voices made every voice to reflect the real owner. Direct quotations were used to show the depth of the issue.

3.9 Data Analysis

Cresswell (2014) describes data entry, analysis and presentation as the process of organizing, transforming and modeling data to discover useful information. (Martens, 2010; Patton, 2002) describes data analysis as continuous, it starts with taking and making sense of field notes. This involved interview transcription, coding, data reduction and interpretation using the thematic method. After every interview session, data was transcribed immediately and encoded. The results from the field were presented thematically, numbers were used instead of actual personal names for confidential purpose and descriptively to derive final meaning and quick understanding of the information. Coding and editing were done to remove mistakes, repetitions and grammatical errors. Data coding involved systematic categorizing of excerpts to identify different themes and the relationships between them. Themes were developed in line with the study objective and analyzed thematically. Research bias and pre-conceived notions about this topic were suspended by reflective bracketing. Creswell (2014) notes that bracketing helps to set aside researcher's personal knowledge and experience in the study to suspend personal bias.

3.10 Ethical Considerations

Ethical clearance was sought from Kyambogo University Faculty of Special Needs and Rehabilitation, Department of Special Needs through the research supervisor. Ibanda district provided the researcher an acceptance letter for data collection. The Community Development Officer helped the researcher to identify informal microfinance groups and their members within the study criterion. Study participation was voluntary. The Community Development Officer and educated persons with disabilities signed a written consent while persons with disabilities who were non-literate consented verbally because that they have limited reading and writing skills. Confidentiality was guaranteed by the researcher using codes and numerical numbers to avoid participants' names and institutions. Yin, (2011) ethical considerations promote data truth and minimizes error.

3.12 Study Limitations

This study being a purely qualitative research, results of its investigation might not be good for generalization. It used a small sample size of fourteen respondents of persons with disabilities and non-persons with disabilities and more still limited to the scope of the study. However, it

enabled the researcher to develop an in-depth understanding and knowledge of a particular situation. (Bryman, 2008; Yin, 2003)

Secondly, a single study method of investigation evoke depth, collecting data using multiple methods would add variety of perspectives and rigor to the study findings. (Creswell, 2004)

3.13 Dissemination of Findings

One copy of study finding will be displayed in the library of Faculty of Special Needs and Rehabilitation and another one shared with the disability fraternity. Study publication will be with the help of my university supervisor.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.0 Introduction

This chapter presents an analysis of empirical findings of the study as obtained from the field in line with study objectives.

4.1 Demographic characteristics

4.1.1 Introduction

The study had two different types of respondents; those with disability and the non-disabled, their demographic characteristics was discussed in terms of age, type and severity of disability, gender of respondents, marital status, education level and source of livelihood.

4.1.1 Demographic characteristics

During the individual interview and focus group discussions in finding out the age of the respondents, the ages of participants revealed that, there were three persons with disabilities who at the time of study were in their twenties, two of the participants were in their thirties, this therefore indicted that five persons with disabilities were still in their youthful years. However, it was further revealed that other participants were in their adulthood since one of the participants was in their fifties and other respondents were in their sixties and the other was in their seventies.

On further finding out the age category of the people without disabilities, it was revealed that, there were three people without disabilities in their thirties and one in their forties. It was further discovered that none of the participants who had no disability was below 30, however on further carrying out the interview it was revealed that there were three elderly participants and two were in their fifties and one in sixties.

The findings of the study have revealed that there is participation in Ibanda district of both the persons with disabilities and non-disabled in informal micro finance groups. This further reveals that there is no discrimination in participation among different age groups of both the people with disability and non-disabled.

During the interview the type of disability and severity of the people with disability was analyzed, there were mainly three different categories of disability that was found in the field during the study, these were physical, hearing and visual disability. However, the researcher discovered that there were two of the participants who had mild physical disability and one with severe physical disability while on findings out the severity of hearing disability there was one participant with severe hearing disability and the other one with mild hearing disability, lastly there was one person with severe visual disability and two of the participants were with mild visual disability. This further indicated that though the participants had different types of disability and severity, they were participating in saving, borrowing and investing in informal microfinance institutions as groups and individuals.

In finding out the gender of both the people with disability and those without disability, the findings revealed that the participants with disability were eight in number, of which there was four men and four women, while the participants who did not have disability included four women and two men, this results also indicated that both genders participated in informal micro finance groups without discrimination.

The marital status of the people with disability who participated in the study indicated that there were three married and five of them were not married while on findings out the marital status of people without disability, it was found out that five of the participants were married and one not married, this further indicated that both the married and unmarried participated in informal micro finance institutions' services, however it was revealed that majority of people with disability were unmarried.

The educational level of the participants revealed that people with disability have attained low level of education as compared to people without disability, this was specifically found out that three of people with disability had attained only primary level of education, four people with secondary level of education and only one person had a degree academic qualification, while the people without disability one had primary level education and one with the secondary level education and the three had degree level education with only one person with no education. The findings revealed that micro finance institutions in Ibanda do not discriminate on basis of education and therefore the members have different academic levels however the people without disability have a relatively higher academic level.

During the study the livelihood of the participations with disability and those without disability was studied and the results revealed that five of the participants with disability were engaged in retail business, while three of the respondents were engaged in agricultural activities while on finding out on people without disability, the results revealed that four were engaged in agricultural activities while two were salary earners and one person was a community development officer who was also engaged in agricultural activities. This result therefore indicated that both people with disability and non-disability were earning their livelihoods from agricultural activities and retail business.

4.1.2 Description of information on micro finance group.

The researcher presented the description of information on micro finance groups as described in the table 4:1 below.

Table 4.1: Descriptive information of micro finance groups

1	Classification <ul style="list-style-type: none"> • inclusive • Exclusive 	District/village	Year of formation	Category of people	Service rendered
	<ul style="list-style-type: none"> • Group A 	Ibanda Village 1	2017	Persons with disabilities & non-persons with disabilities	-Lending money -Giving Advice
2	Group B (exclusive of people without disability)	-Ibanda Village 2	2020	Persons with disabilities	-Lending money -keeping savings
3	Group C (Inclusive)	Village 3	2019	Persons with disabilities & non-persons with disabilities	-Lending money -keeping savings
4	Group D (inclusive)	Village 4	2021	Persons with disabilities & non-persons with disabilities	-Lending money -keeping savings

5	Group E (Inclusive)	Village 5	2017	Persons with disabilities & non-persons with disabilities	-Lending money -keeping savings
6	Group F (Inclusive)	Village 6	2010	Persons with disabilities & non persons with disabilities	-Lending money -keeping savings
7	Group G saving group (Inclusive)	Village 7	2019	Persons with disabilities & non persons with disabilities	-Lending money -keeping savings
8	Group H (Inclusive)	Village 8	Not sure about six years	Persons with disabilities & non-persons with disabilities	-Lending money -keeping savings
9	Group I (Inclusive)	Village 9	2021	Persons with disabilities & non-persons with disabilities	-Lending money -keeping savings
10	Group J (Exclusive)	Division 1	2014	Non- persons with disabilities	-Lending money -keeping savings
11	Group K (Inclusive)	Village 10	2021	Persons with disabilities & non-persons with disabilities	-Lending money -keeping savings
12	Savings group K (Exclusive)	Division 2	2017	Non- persons with disabilities	-Lending money -keeping savings

All informal micro finance groups support members financially and provide business information. There is no special support to persons with disabilities all group members irrespective of disabilities have equal benefits and responsibilities. The informal micro finance group composed of only the disabilities persons (group B) provides informal micro finance services to only persons with disabilities.

Services rendered by informal micro finance institutions in Ibanda district range from money lending to advice giving. Group members are trained on how to keep their business records, realize profits, and minimize losses and customer care.

Regarding the dates of formation of the informal micro finance institutions, it was revealed, that all the micro finance institutions were formed between 2010 and 2021. This shows that these groups have not existed for long.

The results reveal that the main reasons as to why the members joined the informal micro finance institutions was to get loans and social support from group members, this further shows that both persons with impairments and without impairments need loans and social support.

4.3 Perception of persons with disabilities regarding investing with informal micro finance groups

Regarding perception of persons with disabilities towards saving, borrowing and investing with informal micro finance institutions. Results reveal that most of the participants save weekly. This shows that participants have positive perception towards savings. This was confirmed by one of the physically impaired women from village 2 in Ibanda district on 24th May 2022; who asserted that;

“I only save every Saturday of the week; this is the day when our group members meet and do our weekly savings”.

On determining the amount of money saved by participants in different informal micro finance institutions, findings show that, most of the persons with impairments save 300,000shs to 2,000,000sh while ordinary group members save 600,000shs to 5,000,000shs annually. The amount saved reveal that ordinary people save more than persons with visual disabilities. This comparison was confirmed by voice notes of some respondents as below:

One of the female participants without disability stated that;

“I am a community development officer, an agriculturalist and business lady, I save money from my business and my salary, this gives me a big savings annually of 5,000,000sh. This has helped me to build my commercial house in village three trading Centre”.

While in comparison to the male participant with physical disability, reported that;

“I save 3,000sh per week; this enables me to have a total of 700,000sh per year. This amount is mainly from my rabbit and vegetable sales and is the reason why i am grateful for my group E which i joined in 2017”.

Participants revealed that they borrow from informal micro finance institutions to increase their business and buying of property.

One of the ordinary group members as below further explained this:

“Usually borrow money from my group F normally at the middle of the year to increase the number of my animals for increased milk output. This has enabled me now to have 4 Frisian cows and I sell 80 liters of milk every day”.

While one of the female participants with disability stated that.

“My group A lends me around 500,000sh, every year which I am using to buy more land to expand my vegetable business”.

Majority of the persons with disabilities participants have positive attitude regarding saving, borrowing and investment with informal micro finance groups because of the benefits realized. They report that money is always available any time of its need. That although, they save 1000-3000sh weekly, they can be given a loan of 180000-1000000 shillings. Savings begin immediately after becoming a group member and any amount can be saved irrespective of individual differences.

Informal micro finance groups borrowed funds help in business expansion, sickness, and school fees. Participants with visual disabilities reported that, borrowed money has helped them expand

and start new business activities. This has helped the visually challenged live an independent life with self-love. Two participants with physical disabilities explains this further;

“Since i started saving in 2017, i have managed to expand my business and pay my children school fees on time”.

Another female participant with a physical disability said:

“I no longer beg for what to eat and for repairing my wheelchair because I get money from sale of eggs and chicken. Am no longer a dependent, I go to the market and buy what I want”.

Again, the person with visual disability participant reported;

“Informal micro finance groups have helped me to start art and craft business, i make key holders, necklaces, door mats, and seat covers for boda boda. There I live an independent life, even I have paid school fees for my young brothers and sisters”.

The above quote show that persons with disabilities have lived an independent life, with their own income helped by informal microfinance groups in Ibanda district.

It was also observed that persons with disabilities are living independent life and are willing to continue saving and investing with IMF groups.

Reviewed documents of both persons with disabilities and informal microfinance groups show a positive attitude regarding saving, borrowing investing because there is a high rate of funds turn over. It shows most persons with disabilities participants borrowing and returning funds regularly.

This study finding reveal that, negative perception of persons with disabilities towards investing with Informal microfinance resources is due to harsh policies imposed on group members in case of failure to pay back the borrowed funds. All study participants reported that when calamity in form of sickness, dry season, theft, pests and diseases fails their money harvest, they failure to pay back the borrowed funds. Informal microfinance institutions cannot see such a crisis but

take their property and others imprisoned. This was further confirmed by a physically disabled male and one non-disabled participants below;

“When thieves broke my house and took my money and produce, informal microfinance sold my land because I had given its land tittle as security. I lost the only land I had and became worse off financially”.

To further confirm the cause of negative perception towards persons with disabilities investing with informal microfinance resources one non-disabled participant confirmed below.

It is true when we fail to pay back the borrowed money as a group, every group member what he or she had put as surety is taken and sold by informal microfinance institution to regain its money.

4.4 What Influences persons with disabilities choices to invest as individuals or in groups

Most persons with disabilities due to challenges faced while working in a group prefer to invest as individuals. They reported challenges like negative perception towards them by ordinary group members and informal microfinance institutions. The perception by non-disabled group members that, persons with disabilities are cursed, cannot work and raise funds to pay back, make persons with disabilities to work as individuals. This was further explained by a person with visual disability as below:

“Non-impaired group members see us especially the blind as those who will put the business into a loss because, we cannot see and count money properly. Some see the blind as members who cannot keep records properly. Visually impaired man on 24th May 2022 in his shop located in village 6”.

All participants with disabilities reported that, they would prefer to work and invest as individuals in their homes because of mobility challenge. They too say working alone make it easy to plan for own savings, lead to quick decision making, and profits are enjoyed alone than in groups.

Participants with visual disabilities revealed that they prefer individual choices in investment because when they are in groups can be deceived that, business is not going on well. The blind

has a belief that will be cheated by group members because they cannot see the project and its business products. This was confirmed by the blind man as below;

“We had a group rabbits project as our income generating activity. We were all impaired but my fellow persons with disabilities who could see, one time deceived me that all rabbits were stolen I believed but later discovered that the rabbit project was going on well”.

Reported by visually disabled participant on 27th May 2022 at village 7

Another participant with a disability supported individual investment as below;

“Sole operated business gives the individual full authority and personal choices. For example, you can decide to shift to another business or expand the available one without many obstacles. Some group members are rigid; they do not want to start or add another income generating activity because are low in risk taking ventures. But as an individual I can take many risks to start my own investments”.

All persons with disabilities reported that investing alone using borrowed funds have made them work hard because they know are fully responsible for business losses and profits. Among them, some have bought land, built rentals, paid school fees for their children to mention but a few, which would not have been possible if they were investing with groups.

Observed data revealed unmodified environmental facilities for example, informal microfinance offices with steps but no ramps. This makes it hard for a wheelchair user to access their offices independently. Trading centers where groups sell their produce from have no special needs toilet when nature calls. Working in groups requires them to move to the project destination yet they are mobility challenged. Investing near their homes reduces on mobility challenges, transport costs to and from their homes to trading centers plus easy monitoring of business activities. This call for a need of persons with disabilities to invest as individuals and in-home based income generating activities because of their mobility challenge

Triangulated data has revealed that persons with disabilities need to work as individuals because of mobility challenges. They can manage well their business in their homes or near in by

premises. However, persons with mild impairments prefer to work in groups mainly for social support, diminishes impairments, get members to stand as sureties when getting a loan, to get different ideas and learning from each other. This is further explained by three persons with disabilities as below.

One blind man reported that when joining groups,

“Members supplement our missing body parts like me who is blind they see for me, move where I cannot access and balance the ledger books reported”,

on 24th May, 2022 at Village 5 trading center.

The woman participant with a physical disability said that;

Some informal microfinance offices are having steps and hard to access but my ordinary group members access the office, request and get loans on our behalf.

On 26th May 2022 at village 3 trading center.

Another wheelchair user said that:

“my group members help me to push my wheelchair when accessing inform microfinance office and marketing our produce”.

Reported during an interview in village 10

The above three-quotations reveal that ordinary group members mainly help in mobility and balancing of books of ledger because most persons with disabilities have limited regular education.

One ordinary group member reported that.

“Some persons with disabilities want to invest and work with us to supplement their weak part. For example, we help in mobility by pushing their wheelchairs, those with communication problem we

bargain on their behalf. We too we have appreciated their residual part for example they give business advice and social capitals”.

The results further showed that, persons with disabilities need to invest with other ordinary members because when it comes to mobility, marketing and selling of their products, they have limitations for example a blind group member cannot, meet sale and market what he or she cannot see.

Reviewed documents of informal microfinance groups show few persons with disabilities among their groups compared to non-disabled members. Few persons with disabilities investing with informal microfinance groups reveal that they prefer individual investments.

Triangulated data reveal that persons with disabilities are having challenge while investing as individuals in terms of marketing, capital raising, saving and record keeping. This is due limited knowledge and skills in income generating activities.

4:5 How persons with disabilities acquire knowledge and skills used to invest with informal microfinance groups

All people with disabilities reported that they acquire knowledge and skills from their families, communities, regular education, insight learning and vocational institutions. Community Based Rehabilitation Officers and Community Development Officers identify training opportunities for persons with disabilities mainly in income generating and daily living activities. This equips them with knowledge and skills which help them to use while investing in resources and funds borrowed from informal microfinance.

This was explained by three persons with disabilities as below;

“Informal microfinance institutions organize us through community development offices and we are trained on how to invest the borrowed money profitably. We get business management skills and we are taught how to sustain our income generating activities”.

this was explained by a woman with visual disability on 25th, May 2022 at village 4 trading center during an individual interview.

A participant with a physical impairment said;

“I got the knowledge and skills in resource investment when I was in technical training institute in Bisheshe. We were taught how to keep the ledger books, how to calculate whether the business is operating on profit, loss or at normal point and customer care”.

on 24th May 2022 at Kasangura trading center.

The above quotation was supplemented by a participant with hearing disability that;

“Through insight learning, at home my grandmother had birds and I could see how she could feed them. Then when I get for regular education, under the topic of poultry and learn more on how to care for the birds” ring an interview 27th May 2022 at village 9

The above quotes reveal that most persons with disabilities get skills and knowledge for investing in income generating activities through insight learning in families, regular education, community-based rehabilitation programmes vocational training and informal microfinance institutions. Most persons with disabilities do not go for further studies due to disability needs. Participants' education level shows most of them as primary level dropouts. This shows available option for income generating knowledge and skills as informal microfinance group trainings, personal customer relation experience and home-based learning.

Documents reviewed on community-based programmes and informal microfinance trainings of persons with disabilities in income generating activities, daily living activities like hygiene and sanitation, and environmental utilization and protection of which all are part of customer care and attraction.

4.6 Summary of findings

The individual and focus group discussions guided by the study objectives, found out that perception of persons with disabilities regarding investing, saving and borrowing from informal microfinance groups were both positive and negative. The positive perception was because

persons with disability get capital to start-up income generating activities and the negative perception was because when they fail to pay back the borrowed funds are, they are taken to prison and their property which was given as security is taken by the informal microfinance institutions. Persons with disabilities revealed that, their investment choices as individuals are shaped by the nature of their disabilities, which limits movements. The nature and level of disabilities affect their working as individuals or in groups. The severely persons with disabilities prefer home or nearby business, ventures while those with mild disabilities prefer group investments because they can easily integrate with ordinary members. People with disabilities went on to say that working with the ordinary members supplements their residual parts. They acquire knowledge and skills used while investing resources obtained from informal microfinance groups from their family and community due to limited regular education brought by their unattainable special needs.

4.7 Reflection on the theoretical framework

The study employed the social model of disability by Hughes (2010), conceptualizes impairment away from the individual person. It sees impairments as interaction between the person and the social environmental. Environmental barriers like unmodified, informal microfinance facilities, negative perception, lack of sign language interpreters in business, leads to self-exclusion of persons with disabilities from informal microfinance groups. The negative perception of informal microfinance group members towards persons with disabilities based on their disability nature, make persons with disabilities to be customers who might fail to pay back the borrowed money.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATION OF THE STUDY FINDINGS

5.0 Introduction

This chapter presents the discussion, conclusion, recommendations, implication of the study and area for future study in line with the findings of the study in line with objectives.

5.1 DISCUSSION OF THE RESULTS

This section presents discussion of the study inline to study objectives by aligning it to the literature review. The study specific objectives were; to explore the perception of persons with disabilities toward investment, saving and borrowing from informal micro finance groups in Ibanda district in Uganda, to analyze what influences persons with disabilities investment choices as individuals and as group members of informal micro finance groups and to explain how persons with disabilities acquire the knowledge and skills they use while investing resources obtained from informal micro finance groups.

The discussions are presented below;

5.1.1 Perception of peoples with disabilities regarding investing with informal microfinance institutions.

The study findings revealed that people with disabilities have both positive and negative perceptions regarding saving, borrowing and investing in resources from informal microfinance institutions. All persons with disabilities reported that in formal microfinance institutions have improved their lives in terms of income generating. Activities and projects like birds goats pigs rabbits rearing, vegetable growing and selling ,Retail shops and crafts shop operation Persons with disabilities now have some money to start up and grow their savings. Some persons with disabilities have expanded their projects. This has reduced dependence syndrome among persons with disabilities. The community too no longer perceives them as objects of charity, (Bennet & Eron, 2016; Ayallo, 2018). Ibanda persons with negative attitude regarding saving, borrowing and investing with informal microfinance is due to unfavorable conditions, when they fail to pay back the borrowed funds. Failure to pay back borrowed funds informal microfinance institutions imprison them and their belongings are sold to pay back. This too was discovered by (Baxter,

Leslie & Babbie 2019) who found out that most private microfinance institutions have taken land and property from their clients to get back their funds. This shows why most persons with disabilities are operating small businesses with little capital.

The persons with have negative perception that the ordinary group members will cheat them especially the visually impaired. The visually impaired reported that, they could not see the business activities. They cannot be sure whether the group members are saving and investing on their behalf. This is in line with the studies of (Karlan, 2017), (Ntegamehe, 2021), (Musinguzi, 2015) and (Nuwagaba, 2012). The visually impaired need human support as their eyes in business ventures. But unfortunately, ordinary group members prove not to be trustworthy. This violates people with disabilities rights to equalization of opportunities in development programs (UN, 2019).

However, some scholars state that, negative perception among persons with disabilities is also due to perception towards them by informal microfinance institutions and group members. (Bwire et al., 2019) notes that informal microfinance institutions have negative belief that some people with disabilities might fail to pay back loans. Others use their physical look to judge them as unable. (ILO, 2019; Lewis, 2015). This is due to lack of awareness on what is disability, persons with disabilities roles, family roles, community roles and respective government roles and responsibilities towards persons with disabilities.

5.1.2 Investment choices of persons with disabilities as individuals and as groups.

Findings revealed that people with severe disabilities wish to invest as individuals because of challenges like mobility, lack of vision and inability to communicate. Persons with severe disability prefer to work as individuals because they lack trust in ordinary group members. They prefer personal home-based income-generating activities because they have locally modified their homes to ease mobility. This limits opportunities for open engagement with others in income generating activities and people with disability must start their own income generating activities. This is similar to the study done by (Doyel, 2002), (John & Latreille, 2011) Meager & (Haggins, 2016) who too discovered that unmodified environment is a barrier to most persons with disabilities inclusion in development activities. Due to mobility challenge they involve in home-based development activities and this makes them to miss benefits of group investments.

In support of above (Dondo, 2019) discovered that people with disability prefer self-employment because of disability challenges. However, people with mild impairments, prefer to invest with others because of reasons like social support, more capital, controlled saving, different business ideas and loan security. They believe that in groups securing financial support from government is easier (Ltulme & Mosley, 2016; Dyer, 2016).

Findings show that, education and training empower people with disabilities to start and manage their own business. Business knowledge and skills like bookkeeping, profit maximization and customer care, helps in business sustainability. This is like (Faulu, 2017) and (Vermaas, 2020) that education promotes persons with impairment from charity to investments when they have relevant education and training. With business knowledge and skills, PWIs can start and maintain their income generating activities.

Findings reveal that the nature of disability directs investment choices among persons with disabilities. For example, persons with physical disabilities, achieve faster and better integration into groups than persons with visual disabilities. This is in line with the study done by (Abimanya, Ochwo & Mannan, 2014) who found out that person with physical disabilities participant more in income generating activities given assistive mobility aids compared to persons with visual impairments who needs trusted human support personnel.

The negative perception towards persons with disabilities by ordinary group members, make persons with disabilities not to join them easily. Most persons with disabilities especially those with severe impairments are week and unable to work with others. This is witnessed especially when marketing and selling their products. Persons with disabilities are perceived as poor with no security to join their business groups (Nuwagaba et al., 2012, Lwanga, Ntale, 2003).

Some persons with disabilities preference to join informal microfinance group investments is hindered by non- disabled group members who see them as expensive in terms of accessibility and human support. Scholars discovered the same that, some employers fear extra costs incurred in hiring persons with disabilities for example some employers are concerned about the costs of reasonable accommodation, assistive devices, facility modifications to mention but a few Rule and (John, 2011).

5.1.3 How persons with disabilities acquire knowledge and skills used to invest with informal microfinance groups.

The findings revealed that most persons with disabilities do not have enough business knowledge and skills due to limited regular education. Limited education is due to the level of disabilities and social-cultural attitudes towards them. With limited business education, it becomes hard to start and sustain their business ventures. It was discovered that, most persons with disabilities acquire knowledge and skills they use while investing, borrowing and saving with informal micro finance institutions from informal microfinance trainings, community-based rehabilitation programmes, insight learning from families and customer related experiences. With the help of community-based programmes, persons with disabilities have acquired knowledge and skills for income generating activities, like agricultural activities such as bird ,goats, pigs rabbits rearing, vegetable planting and selling, retail and crafts shops operation, buying and re-selling agriculturalh produce during peak times, daily self-care activities and independent living. Other persons with disabilities revealed that, they have attained business knowledge from institutional training in their home areas after primary level. This is in line with (Lyman, Roseberg 2019), (Johnson 2019) and (Wright 2015).

Persons with impairments reported that rehabilitation centers have empowered them with knowledge and skills to start up and maintain income-generating activities. Diagne & Zeller, (2016) noted that community-based rehabilitation programmes, identify persons with disabilities opportunities for training and empowerment in income generating activities.

5.4 CONCLUSION

This study done in Ibanda district in Uganda show perceptions of people with disabilities, regarding saving, borrowing and investment in informal microfinance institutions as both positive and negative. Some people with disabilities want to save, borrow and invest with informal microfinance institutions due to associated benefits but on the other hand, their negative attitude is brought by harsh conditions imposed on people with disabilities failure to pay back the borrowed funds.

Persons with severe disabilities prefer to invest as individuals because of lack of trust in ordinary group members. For example, the blind has a perception that, they will not see the business

physically and ordinary group members might deceive them that the business is operating in losses yet realizing profits. Persons with mild disabilities prefer group investments due to benefits like big capital, enough security, easy to access government funds. This study revealed that in Ibanda district persons with disabilities get knowledge and skills for investing in resources got informal microfinance groups from insight learning, regular education, training institutions, community-based rehabilitation programmes, informal microfinance community training and customer related experiences.

5.2. RECOMMENDATIONS

The researcher made the following recommendations basing on the study findings. Findings revealed that failure to pay the borrowed funds, informal microfinance institutions take their property and others imprisoned. There is a need for respective government and NGOs to intervene in form of “entandikwa” scheme where persons with disabilities can be given capital in form of cash and non-cash to start income generating activities for independent living. Persons with disabilities should be a priority in all district development programmes like the parish model.

Persons with disabilities and ordinary persons have intra and interpersonal negative attitudes respectively. There is a need for more awareness raising on what is disability, persons with disabilities, family and community roles. Community development officers in Ibanda district can do this. People need to understand each other’s needs and priorities for inclusion.

In addition to above, findings revealed that Ibanda persons with disabilities do not access regular education due to mobility and communication challenges. This limits their opportunities to join vocational training institutions for knowledge and skills gaining. Therefore, there is a need for ministry of education and gender, labor and social development to make sure that school going age from primary to tertiary levels are given free assistive devices and their facilities modified. Sign language should be universal and included in schools and colleges curriculum.

5.3 CONTRIBUTION OF NEW KNOWLEDGE BY THE STUDY

This study prides itself to having contributed to the new knowledge as follows:

1. Persons with disabilities have both positive and negative perception towards with microfinance institutions and groups.
2. Persons with profound disabilities prefer to invest as individuals.
3. Most persons with disabilities do not have enough business knowledge and skills due to limited regular education.

5.4. AREAS FOR FURTHER STUDIES

Besides the study recommendation for improvement, areas for further studies are hereby provided as follows:

1. Why persons with disabilities are left out in most District development programmes.
2. Lmpact of persons with disabilities intra negative attitude towards investing with informal micro finance groups.
3. Challenges of mobility and communication to persons with profound disabilities to participate in investment practices with microfinance groups.

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APPENDIX I: TOOLS FOR DATA COLLECTION

Appendix A: Individual interview guide Persons with disabilities and those without disabilities.

Dear respondent,

I am Bakaizimba Edigald a student perusing master's in special needs education of Kyambogo University. Conducting a study on perception towards investment practices of persons with disabilities in informal microfinance groups in Ibanda district, Uganda.

You are among the selected respondents for this study. Your cooperation and information given will be highly appreciated and treated with utmost confidentiality.

Thanks for your cooperation.

(a) BIO DATA

Do you invest, save and borrow from informal microfinance groups in your area? (*Probe: whether is a group member?*) If yes, you continue with the interview.

Are you staying with your parents or you have your own premises? (*Probe: marital status, individual responsibility*)

.....

Do you have children? (*Probe: marital status, number of children, level of responsibility etc.*)

.....

How long have you been in this business groups? (*Probe: business experience, source of livelihood*)

.....

What is your level of education? (*Probe: knowledge and skills for business, can he keep his Business records, etc.*)

How do you access your business premises? (*Probe: business location, accessibility challenge etc.*)

.....

What kind of services do you get from informal microfinance groups? (*Probe: what influenced persons with disabilities to join credit groups, credit level, any special treatment, etc.?*)

(a) Perception of persons with disabilities

What is your perception regarding investment, saving and borrowing from informal microfinance groups? (*Probe: positive or negative perception, how much would he like to save etc.?*)

.....

How do ordinary informal microfinance group members help you during investment, saving and borrowing activities? (*Probe: whether the group, leaders and members have a negative/positive perception, towards fellow persons with disabilities group members, any added privilege, how the borrowed money has helped, any plan for business expansion etc.*)

.....

(a) Perception of informal microfinance groups members towards inclusion of persons with disabilities

As a group member / leader, should persons with disabilities be included in the same informal microfinance groups with other ordinary members? Yes or no. give reasons for your answer. (*Probe: inclusion or not, disability perception, challenges etc.*)

.....

(b) Knowledge and Skills acquisition while investment in resources

How do you acquire knowledge and skills you use while investing resources obtained from informal microfinance groups? (*Probe: any training, its benefits, any source of business knowledge, how would they want to be trained etc.*)

Anything you can tell me concerning your investment, saving and borrowing from informal microfinance groups. (*Probing for any information which could be important for the study*)

.....
.....

Appendix B: Focus Group Discussion Guide for persons with disabilities

Questions and categories:

Dear respondent,

I am Bakaizimba Edigald a student perusing master’s in special needs education of Kyambogo University, conducting a study on perception towards investment practices of persons with disabilities in informal microfinance groups in Ibanda district, Uganda.

You are among the selected respondents for this study. Your cooperation and information given will be highly appreciated and treated with utmost confidentiality.

Thanks for your cooperation.

(a) Perception of persons with disabilities towards Investment, Saving and Borrowing from informal microfinance groups

As persons with disabilities how do, how you see investment, saving and borrowing in informal microfinance groups

(Probe: positive or negative perception)

.....
.....

(b) Perception of persons with disabilities towards informal microfinance groups members

Would you like to continue investing, saving and borrowing from informal financial groups?

(Probe: the positive or negative perception towards their group members)

.....
.....

(c) Knowledge and skills while using informal microfinance groups resources

How do you acquire the knowledge and skills used in investing informal microfinance groups' resources? *(Probe: trainings, experience fellow persons with disabilities etc.)*

(d) Anything you feel you want to communicate to me concerning the perception of inclusion of persons with disabilities in informal micro finance groups. *(Probe: any information that could be relevant yet left out.)*.

Appendix C: Observation Checklist

1. Nature of disability. (The researcher identified and assessed the disability the like whether mild or severe, adaptations among others)
2. Income generating activities of persons with disabilities (the type of business e.g. is it a shop? food market", handcraft? to mention but a few)
3. Quality of goods produced (whether can compete on the local market)
4. Available market opportunities. (who buys their products, local or urban dwellers, is there a ready market etc)
5. Accessibility of the business areas. (Is the business near home or operates from home? is the market area modified? Are informal microfinance premises friendly to persons with disabilities?)

Appendix D: Document Review

The research reviewed the following documents below:

1. Business records kept by persons with disabilities and by informal microfinance groups. (Ledger books)
2. Level of investment, saving and borrowing. (How much do they borrow and save per week)
3. How many persons with disabilities (nature and type of disability) get resources from informal microfinance groups? (Who has which type of disability that get resources most, who is challenged most, to mention but a few)

APPENDIX II: CONSENT DOCUMENT FOR INDIVIDUAL AND GROUP INTERVIEW PARTICIPANTS

Title of the study

Exploring perceptions towards investment practices of persons with disabilities in informal microfinance groups in Ibanda District.

Student researcher

Bakaizimba Edigald
Institution - Kyambogo University

Introduction

I am Bakaizimba Edigald, a master student at Kyambogo University in the department of special needs? The purpose of this study is to explore perceptions towards investment practices of persons with disabilities in informal microfinance groups in Ibanda district.

You qualify to participate in this study because you are a key stakeholder in the informal microfinance groups and I believe you have knowledge about these groups.

Purpose:

The study purpose is to explore the perceptions of persons with disabilities regarding investment, savings and borrowing from informal microfinance groups in Ibanda district and examine how persons with disabilities acquire the knowledge and skills they use while investing resources obtained from informal microfinance groups.

Confidentiality.

For confidentiality purpose, person identity will not be revealed to anyone. Codes and numbers will be used instead of personal names to identify the study participants. Information obtained will only be accessible by the researcher in soft copies Data will be stored in a password locked computer and hard copy files will be kept under lock. The researcher will only access confidential information about participants.

APPENDIX III: STATEMENT OF CONSENT

I----- has agreed to participate in this study willingly. I have understood that my decision to participate in this study will not affect me in any way. In the use of this information, my identity will be concealed. I have been informed about this research study and a copy of this form will be provided to me.

Name of participant -----signature -----Date-----

Name of interviewer-----signature-----Date-----

Witnessed by;

Name -----signature -----Date-----

THANK YOU

APPENDIX IV: IMPLEMENTATION PLAN

This research project implementation was within a period of 10 months starting from March 2022 to December 2022. The activities were as per the following table below.

SN	ACTIVITY	TIMELINE 2022									
		Mar	Apr	Ma y	Jun	Jul	Aug	Sep t	Oct	Nov	Dec
	Literature review	X	x	x	X	X	X	X	X	x	x
	Pre-testing data collection instruments		x								
	Build rapport with selected VSLAs/ROSCAs and obtaining informed consent		x	x							
	Data collection			x	X						
	Data analysis			x	X	X	X				
	Report writing				X	X	X	X			
	Writing articles (journal & newspaper)						X	X	x	x	x

APPENDIX V: BUDGET

	Activity		Amount
1.	Purchase of data and airtime on my phone		20000shs
2.	Printing and photocopying of data collection instruments		50000shs
3.	Stationery	Flash disks, notebooks, pens, CDs	200,00shs
4.	Transcribing interviews and FGDs	9 interviews and 4 FGDs	50000shs
5.	Communication	Airtime for 4 researchers @ 100,000	400,000shs
6.	Pretesting instruments	Transport	100.000shs
7.	Refreshments for participants for pretest	Refreshments for 4 participants @ 10,000/-	40,000shs
8.	Pre study visits to build rapport with respondents and authorities (1 day's travel to, and another day for, 1-day fieldwork)	Transport to districts & back	100000shs
		Transport within each district 60,000/= 3 days x 4 districts = 60,000x 3x4	720,000/=