



Disability & Society >

Volume 27, 2012 - Issue 2

Submit an article

Journal homepage

Enter keywords, authors, DOI, ORCID etc

This Journal



Advanced search

541

Views

10

CrossRef citations
to date

0

Altmetric



Articles

Accessibility to micro-finance services by people with disabilities in Bushenyi District, Uganda

Ephraim Lemmy Nuwagaba , Millie Nakabugo, Meldah Tumukunde, Edson Ngirabakunzi, Sally Hartley & Angie Wade

Pages 175-190 | Received 07 Sep 2010, Accepted 12 May 2011, Published online: 16 Feb 2012

 Download citation
  <https://doi.org/10.1080/09687599.2011.644929>
 Full access

[Home](#) > [All Journals](#) > [Disability & Society](#) > [List of Issues](#) > [Volume 27, Issue 2](#) > [Accessibility to micro-finance services](#)

Full Article

Figures & data

References

Citations

Metrics

Reprints & Permissions

PDF

Points of interest

Introduction

Methodology

Results

Discussion

 Suggestions for
improving
accessibility of
people with
disabilities to
microfinance
services emerging
from the study
findings

Conclusion

Acknowledgements

References

The Poverty Reduction Strategy of the Ugandan Government identified provision of microfinance as one of its interventions. Despite the known connection between poverty and people with disabilities, it remains unclear to what extent this intervention includes or accommodates them. This study seeks to gain a better understanding of how people with physical and sensory disabilities access existing microfinance services in the Bushenyi District of Uganda. Qualitative and quantitative methodologies are used. The findings suggest that people with disabilities are not necessarily denied access to microfinance if they meet the desired requirements. These relate to adequate savings or collateral and perceived trustworthiness. These are seen to be key determinants of success and can be linked to impaired functioning relating to limited mobility, distance, poorer access to information and disabled people's own negative attitudes. Increasing access and utilization of microfinance services by people with disabilities requires formulation of financial policies that accord them special consideration. At the same time, improvement is needed in the knowledge, attitudes and skills of the people with disabilities themselves and also microfinance providers.

 Keywords: [disability](#) [microfinance](#) [poverty](#) [Uganda](#)

read

articles

10



Income characteristics and the use of microfinance services: evidence from economically active persons with disabilities >

Leif Atle Beisland et al.
Disability & Society
Published online: 17 Mar 2014

Exploring Microfinance Clients with Disabilities: A Case Study of an Ecuadorian Microbank >

Leif Atle Beisland et al.
Journal of Development Studies
Published online: 14 Dec 2016