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"Barriers to Microfinance Services for Persons with Disabilities: The staff perspective"

Paper co-authored with Leif Atle Beisland (University of Agder, Norway)

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From 12.30pm to 2.00pm

At **Seminar Room R42.2.110** (ground floor) of the **Solvay Brussels School of Economics and Management** Université Libre de Bruxelles - ULB

Abstract:

Motivated by prior research showing that persons with disabilities lack access to microfinance services, we investigate the barriers that may hinder disabled persons access to these services. We apply data from a Ugandan survey covering 231 respondents working in microfinance institutions. The respondents of the study do not agree with the notion that the microfinance industry is characterised by pure and simple discrimination of persons with disabilities. However, they come up with several suggestions on how to increase outreach to disabled persons. The respondents believe outreach can be increased through more personal efforts from the staff, by motivating existing credit groups to take on disabled clients, by offering disabled customers better conditions than others, and by identifying successful disabled customers and use them to reach out to more disabled customers

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