Conditions should be equal for all, because otherwise we are opening the door for discrimination.

Entrepreneur with a physical disability, Gulu
EXECUTIVE SUMMARY

AMFIU in collaboration with NUDIPU have been implementing a Microfinance and Disability Project since 2006 with support from Norwegian Association of Disabled (NAD). The Project aims at increasing access to sustainable microfinance services for persons with disabilities (PWDs) in Uganda. Light for the World (LFTW) Netherlands and NAD financed this study aiming at unveiling the dynamics of organisational change – both the drivers of and obstacles to change - that have taken place within the MFIs/SACCOs in relation to disability inclusion, as well as the life changes experienced by persons with disabilities in accessing microfinance services.

The methodologies applied in this study are outcome harvesting, reconstruction of timelines and indexing of micro narratives. The data collection methods used are document study, interviews, focus group discussions and storytelling.

The partnership between AMFIU and NUDIPU as umbrella organizations has been a critical success factor in bringing about the changes at the level of financial institutions and economically active persons with disabilities. Financial institutions have become more disability inclusive evidenced by high engagement of management and using disability inclusion as a part of external communication and branding. Room for improvement remains for including disability indicators in the data collection software, as well as for building staff capacity and attitudes and enhancing accessibility. It is assumed that inclusion of disability indicators in data collection will help to develop a business case that will stimulate management to further invest in enhancing access for persons with disabilities to their services.

101 economically active persons with a disability have been asked to share a short story on how access (or not having access) to finance has changed their life. Ten out of 101 narrators indexed economic changes as most important in their story, ten narrators ranked changes in social relationships highest and eleven narrators mentioned that the story had most impact on who they are and how they feel about themselves. Twelve narrators indexed all three domains of change as equally important. The narrators that indexed their stories as a combination of economic change and self-confidence (18) described their change as economic empowerment. The narrators that indexed their story as a combination between self-confidence and social relationships (13) described the change as increased independence.

It has proved to be a challenge to contribute the life changes to the project. A considerable number of respondents mentioned that the changes narrated could also have happened without the project (38%). On the other hand many of the respondents could mention skills and knowledge that they acquired in trainings and workshops organized by the project.

The study shows a pathway of change that goes from financial exclusion to informal inclusion to formal inclusion. We found that some of them join the road from the starting point, and move along to formal financial inclusion; others might not have a need to reach formal financial inclusion. We also found a group of successful entrepreneurs who have been clients of formal financial services before the project started. We conclude that most important is that people are capacitated to make an informed choice and gain access to financial services and products that best suit their needs.
From financial exclusion to formal inclusion: empirical evidence from the Microfinance and Disability Project in Uganda

This study has been prepared by Anneke Maarse, Senior Advisor from Double-Loop Learning, February 2014

This study is financed by LIGHT FOR THE WORLD and Norwegian Association of Disabled.

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Anneke Maarse
Printing: Boemerang DM B.V., Almere

Copies of this study are available free of cost.
You can request a copy from info@lightfortheworld.nl

This study is also available in a version that is accessible for screen reader software.
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1. INTRODUCTION

The Association of Microfinance Institutions of Uganda (AMFIU) is the national umbrella organization of the Microfinance Industry of Uganda. AMFIU has been recognized internationally as one of the most significant and vibrant Microfinance apexes of Africa. AMFIU membership comprises of all categories of MFIs as well as various industry stakeholders and co-operative apexes. AMFIU’s mission is to enhance the sustainable delivery of financial services by all microfinance institutions in Uganda.

The National Union of Disabled Persons of Uganda (NUDIPU) is an indigenous umbrella Non-Governmental organization of persons with disabilities (PWDs) that brings together all disability categories including sensory, physically and mentally impaired people. NUDIPU serves as a unified voice for PWDs in Uganda; deriving its mandate from the membership of District based disability associations as well as national Disabled Peoples’ Organizations (DPOs). NUDIPU’s mission is a unified voice for PWDs for the full realization of their rights and inclusive development through support and advocacy.

AMFIU in collaboration NUDIPU have been implementing the Microfinance and Disability Project since 2006 with support from Norwegian Association of Disabled (NaD). NaD is an independent human rights organization of disabled persons working towards equality and social inclusion for disabled people. NAD’s principal task is to fight all forms of barriers and discrimination that prevent disabled persons from being active participants and contributors in their communities. NAD has been engaged in international work since 1981 and is a long term partner of NUDIPU and AMFIU.

The Project aims at increasing access to sustainable microfinance services for persons with disabilities (PWDs) in Uganda. The project implementation has mainly focused on awareness creation to the Financial Service Industry and Disability fraternity whereby AMFIU works directly with the financial institutions (MFIs) while NUDIPU concentrates on DPOs and entrepreneur PWDs. The partnership undertakes to lobby key stakeholders to consider Disability Inclusion in mainstream financial service provision as well as addressing the exclusion barriers as confirmed by the study conducted prior to the project intervention which include; self-exclusion, exclusion by staff, physical exclusion, information exclusion, exclusion by design and exclusion by other members due to societal prejudices – Simanowitz (2001).

The project has covered several districts which include; Mbarara, Bushenyi, Rukungiri, Kasese, Kisoro in the south west, Masaka, Rakai in central, Iganga, Jinja, Busia, Tororo, Kamuli in eastern and Gulu, Kitgum, Lira and Pader in the northern region respectively.

Light for the World (LFTW) Netherlands is an NGO that is committed to improving the quality of life and advocating for the rights of persons with disabilities. LFTW financed this study aiming at unveiling the dynamics of organisational change.

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1 NAD financed the camera work for this study which has been done by representatives of a youth group of PWD
– both the drivers of and obstacles to change - that have taken place within the MFIs/SACCOs in relation to disability inclusion, as well as the life changes experienced by persons with disabilities in accessing microfinance services. The report avails empirical evidence of the impact of access of persons with disabilities to microfinance services, as well as the change dynamics that have taken place within the microfinance institutes. It is meant to share with relevant stakeholders as well as guiding and shaping the project implementation in the future.
2. METHODOLOGY

2.1 DESCRIPTION OF THE METHODOLOGICAL APPROACH

The study focuses at two levels of change: the outcome level and impact level.

At **outcome level** the study focused at the involved MFIs, the main questions to be addressed being:

- What kinds of changes have taken place within AMFIU, NUDIPU, the head offices and branch offices of banks, MFIs and SACCOS?
- What were the drivers and obstacles of the changes?
- Who has been part of this change? How many members of the organization have been involved?
- When and where did it happen?
- What was the contribution of the project? For this element we have to strive for triangulation, e.g. project reports, as well as report by the participating organization.
- How important is this change for the participating organizations and their target group?

To unveil the process of change we used (elements of) the timeline method, and outcome harvesting\(^2\). The timeline method helps to reconstruct the process of change from the perspective of the MFI involved, identifying milestones/turning points. Outcome harvesting is a method that helps to make the changes (outcomes) and the contribution of the project (change agent) to be precisely formulated such that it is clear who changed in what way, when and where, and how the change agent contributed to each outcome. Outcome harvesting collects evidence of what has been achieved and works backward to determine whether and how the project has contributed to the change.

At **impact level** we focused on individual entrepreneurs with disabilities, the main question to be addressed being:

- What are the life changes brought about at the level of entrepreneurs with disabilities?
- How do the beneficiaries index these changes themselves, as a change in economic situation, a change in relationships, a change in self-image?
- Could this change have happened without the project?
- What is the perspective of the entrepreneurs with disabilities on their interaction with the micro credit institution?

Micro narratives will be collected to document and assess the changes brought about at the level of individual entrepreneurs with disabilities. The narratives have been analysed and interpreted through self-signification.

Apart from the Outcome Harvesting methodology and the sense making of stories of change we will also make use of interviews and focus group discussions to inform the study on:

- The details of the organizational change process at the level of the participating MFIs, e.g. What have been drivers and obstacles for the process of organizational change? What strategies worked or did not work in making optimal use of the drivers and addressing the obstacles for the change process?
- The different steps that took place in getting access to credit. What did DPOs/individual entrepreneurs have to do themselves? What kind of attitude change and/or concrete action was needed?

Document research was another important data collection method to generate project outcomes that have been substantiated in the field.

---

A sense making workshop was organized to present the draft findings, the aim of this event was to have the findings substantiated by a representation of stakeholders that were part of the study, as well as stakeholders that were not part of the study. During this event the findings were discussed, trends and patterns were brought out, critical success factors were listed and implications for practices were identified. This workshop is considered to be a crucial step in this study.

2.2 SAMPLING
The study focused on 4 districts, Gulu, Lira, Busia and Tororo that have been selected in close communication with AMFIU and NUDIPU as well as LFTW. In communication with AMFIU two (branch offices of) financial institutions were selected in each of the districts. In each of the 4 districts the following data collections efforts were conducted:

- 2 FGD with entrepreneurs with a disability
- 1 FGD with disabled MFI clients
- 1 FGD with district union of PWD
- 2 interviews with MFI branches/ SACCOS
- Collection of 20 – 30 stories of disabled entrepreneurs with and without access to finance (though District Union and MFIs)

Total number of female respondents 46, total number of male respondents 55; age division is shown in figure 1, and types of disabilities in figure 2. In Lira we were able to discuss with a relatively young group of persons with a disability, most of the respondents coming from the age group 26-35 years old. At the same time in Lira, Busia and Tororo we also had to deal with a number of respondents that are not the target group of this project since they were 65 years or older.

In each of the districts we aimed for a representation of persons with visual, physical and hearing impairments. Only in Busia we were not successful because there were no persons with a hearing impairment part of the sample.

The MFIs, SACCOS and banks were selected with attention for diversity, and the following institutions were included in the sample:

**Table 1**

<table>
<thead>
<tr>
<th></th>
<th>Gulu</th>
<th>Lira</th>
<th>Busia</th>
<th>Tororo</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>FGD entrepreneurs with a disability</td>
<td>16</td>
<td>21</td>
<td>21</td>
<td>18</td>
<td>76</td>
</tr>
<tr>
<td>FGD clients with a disability of FI</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>25</td>
</tr>
</tbody>
</table>

**Figure 1:** Age of entrepreneurs with a disability

**Figure 2:** Type of disability of respondents
The micro narratives were collected from 101 entrepreneurs with a disability, divided over the districts and different disability groups as presented in table 3.

### Table 3

<table>
<thead>
<tr>
<th>District</th>
<th>Mobility impairment</th>
<th>Hearing impairment</th>
<th>Visual impairment</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gulu</td>
<td>19</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Lira</td>
<td>16</td>
<td>3</td>
<td>6</td>
<td>2 Albino 2 parents</td>
</tr>
<tr>
<td>Busia</td>
<td>24</td>
<td>0</td>
<td>2</td>
<td>1 small person</td>
</tr>
<tr>
<td>Tororo</td>
<td>15</td>
<td>1</td>
<td>5</td>
<td>1 person with epilepsy</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>74</strong></td>
<td><strong>6</strong></td>
<td><strong>15</strong></td>
<td><strong>6</strong></td>
</tr>
</tbody>
</table>

2.3 LIMITATIONS OF THE STUDY

The study had a limited time frame which has implications for the sample size. However, we feel that within the time frame given we were able to work in an effective and efficient way to cover a sample size of entrepreneurs that can be considered to give a reasonable representation of the target group of the program. In retrospective we could have interviewed more financial institutions in each of the districts to get a better picture of changes brought about at institutional level.

To be able to cover the sample of entrepreneurs with a disability we had to meet them in one central place, instead of visiting them at their homes. This limited the possibilities to observe their businesses, and to meet them in their own environment where they might have talked more freely about changes brought about and obstacles they meet. This was especially the case for the clients of Finance Trust and Talanta that we met in the financial institution, even though this was planned differently.

In this study we aimed at collecting a significant number of stories, in order to capture trends in the changes observed. This implies that we do not have in-depth case studies that might provide more details on the impacts brought about for a selected number of entrepreneurs with a disability.

We were aiming for backing up the (mainly) qualitative data with quantitative data collected by the project. Because of the fact that most of the financial institutions are not tracking the number of clients with a disability through their management information systems, it was hard to find substantial and reliable data on numbers of PWD that are served by the institutions covered (and progress over time).
3. FINDINGS

3.1 FINDINGS AT THE LEVEL OF AMFIU AND FINANCIAL INSTITUTIONS

Sources of information
- Document research
- Interviews with implementing partners (NUDIPU/AMFIU)
- Interviews MFIs/ SAVCO Bank (HQ and branch offices)
- Focus Groups Discussion with Union/entrepreneurs with a disability for substantiation

Timelines and outcomes
In annex 3 we present a table that gives an overview of the outcomes that have been identified in the program describing where it happened, who was involved, why this change is important and how the program has contributed to this change. This table also shows the source of information as well as how this information was substantiated (if relevant). The outcomes have been categorized following the two main objectives 1) Targeted Microfinance institutions and Savings and Credit Cooperative Associations (SACCOs) reach out to more disabled people and 2) Uganda becomes a hub for disability inclusive microfinance. Under objective 1 we have further separated changes in overall changes, changes at the level of AMFIU, and changes at the level of branch offices of AMFIU members. For the changes at the level of the branch offices we mainly depend on the interviews with the branch offices in the selected districts. Some additional information could be gathered in the sense making workshop.

The timelines of AMFIU and NUDIPU are presented in annex 1 and 2. Both for AMFIU and NUDIPU we see a critical turning point when focus is shifted to the grass roots. For AMFIU this meant shifting from an approach of targeting to a number of their member organizations, to approaching their branch offices in the focus districts by face2face meetings. NUDIPU shifted from an approach where they got leaders of associations together at district level, to actually reaching out to large numbers of entrepreneurial PWD at sub county level. Another critical turning point for NUDIPU was the realization that a saving culture was lacking among their constituency, and where saving groups existed they were loosely organized and not linked to financial institutions. A critical turning point for AMFIU was the signing of MoUs, to empower action and create short term wins. As we can see below this is an important step in facilitating action oriented change that targets the organization as a whole. For NUDIPU it was also meaningful that two additional program components were identified in 2008/2009 being: 1) the ‘We Can Manage’ component that focuses the development of saving and credit self-help groups of disabled, that also involve non-disabled, and 2) the Partnership in farming component that aims at developing a strategic partnership with the government run farming program called NAADs to increase inclusion of disabled farmers. Both components are closely related to the inclusion of person with disabilities in microfinance project, and build on its lessons learned. However, at field level they are not closely linked because of their different implementation structure. Where the inclusion of PWD in microfinance project is implemented by AMFIU and NUDIPU, the other two components are implemented by NUDIPU field staff at district level.

Process of change
The findings on the process of change were analysed using the 8 step change model (see figure 3) that has been described by John Kotter, a professor at Harvard Business School and world-renowned change expert3.

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3 Kotter, J, Leading Change, 1995
This model identifies eight steps that are important in an organizational change process, which can be clustered into three different phases: creating a climate for change, engaging and enabling the whole organization, and implementing and sustaining change.

**Creating a climate for change**
The strategy that has found to be implied by the program to create a climate for change was to conduct sensitization sessions to create awareness about the need to include PWD as a client group. In each of the implementing districts AMFIU and NUDIPU representatives would visit 3 or 4 institutions and have a 2 hour session with all staff. Further, financial institutions were brought together in sessions with representatives of entrepreneurs with a disability to become better aware of their capacities and needs.

The results found are that:
- All managers of MFIs and banks interviewed appreciate PWD as potential clients
- It is realized that serving PWD is part of the vision and mission of the institution, and as such it is of significant importance for organizations to ‘walk the talk’

It was noted that in some cases the awareness seemed to remain with the managers, and we found limited support base in the organization. The reason might be that the follow up activities after the initial awareness raising session remained limited to the managers. Besides, rotation under staff and management is high.

**Engaging and enabling the whole organization**
A number of strategies have been implemented by the program to engage and enable financial institutions to mainstream PWD in their services. Apart from targeting head offices of financial institutions, AMFIU and NUDIPU have included branch offices in the sensitization activities; this has been done through face2face meetings at the level of the institution with all staff participating. Besides, follow up workshops have been organized at district level where managers of different financial institutions are brought together with representatives of entrepreneurs with a disability to discuss progress, success and challenges. To enhance action and change, MoUs have been signed with 16 headquarters of financial institutions that have (branch) offices in the targeted districts. The MoUs are based on consensus on actions to be implemented in the field of awareness raising, capacity building for staff, creating a conducive atmosphere for inclusion of PWD, and documentation of results.

As a result we see that head offices have communicated to their branch offices to target PWD as clients. This is evidenced by the fact that all interviewed managers of branch offices mentioned this. Further managers and staff mention that at least one internal meeting has been held to inform staff about the importance of attracting clients with a disability. Also, concrete actions are undertaken to attract clients with a disability, evidenced by radio campaigns (Finance Trust), communication material (Talanta), and construction of ramps (Finance...
Trust, FINCA, Talanta). The financial institutions also mention outreach activities to rural areas, as well as plans for mobile banking (Finance Trust). It must be mentioned that the latter activities are not specifically targeting PWD, but PWD are mentioned to be included. In relation to the short-term wins we note that in our sample especially Equity Bank and Icheme SACCO have gained a large number of ‘new’ clients with a disability because of the fact that the Disability Grant has been dispersed through their institutions. Groups had to open an account at their institution to be able to gain access to their grant.

It was noted that the financial institutions interviewed lack a focus person to serve PWD. Further staff lacks capacity to understand and be able to respond to specific (communication and information) needs of PWD. Staff mentions that they improvise. Even though improvements are made, physical accessibility remains an issue; and since numbers of clients with a disability are not tracked, it is difficult to show (positive) trend that might help to motivate staff/ management and inform actions.

**Implementing and sustaining change**

Kotter argues that many change projects fail because victory is declared too early. The strategies applied to enhance the sustainability of change are mainly implemented at the level of AMFIU. AMFIU has ensured that a chapter on financial inclusion has been included in their Governance Manual with specific attention to the inclusion of disabled people. Further, financial inclusion, including examples on disability, has become part of the professional standards for microfinance (sound practices of MF). Also, AMFIU has established a department for inclusive financing that does not only deal with access to microfinance for people with a disability, but also takes experiences from this project to other target groups like youth and people who are HIV positive.

**Results** that have been found and observed at the level of the institutions are that for some of the institutions serving PWD has become part of their identity and branding (FINCA, Finance Trust, Talanta). A number of institutions have incorporated accessibility measures in their guidelines for renovations (Finance Trust, FINCA).

The main **challenges** we have noted are that there is much dependence on individuals. A clear example is the case of Equity Bank Tororo who had a manager with a very, open and pro-active attitude. However, the manager moved on and the present manager was not available for the planned interview, and there seemed to be little awareness among the staff interviewed. Even though the program pays attention to tracking number clients with different kinds of disabilities as a part of the MoU, we note that in most institutions PWD are not systematically tracked (except for Finance Trust Tororo). Further, the managers interviewed mention some attitudinal challenges from the side of PWD which makes it difficult for them to include them in their services. Main example mentioned here is the fact that if the bank calls PWD for a meeting to discuss how they can improve their services, or to provide them with some information about their products, the PWD tend to ask for money.

We further note that to really incorporate inclusion in practices of financial institutions it is important that this element is integrated at policy level (Bank of Uganda). Having disabled staff as a part of the team might also ensure that the issue of inclusion is kept on the agenda. Further, regular interactions/ consultations between the District Union of PWD and financial institutions will help to monitor progress and change.
**Organizational change**

Above we looked at strategies applied to bring about a change process. In this section we will categorize the changes brought about into 5 components which are visualized in figure 4: 1) engagement of management, 2) staff attitude and capacity, 3) accessibility, 4) external communication and branding and 5) internal systems. We feel that all 5 components are essential when aiming at sustainable inclusion of PWD in financial services at the level of the institution. Figure 4 shows the ideal picture where all 5 components are in balance. From the interview and observations we find that at present some components are better represented than others, which we will elaborate below.

**Figure 4**

<table>
<thead>
<tr>
<th>Engagement of management</th>
<th>What is there</th>
<th>What is not yet there</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are sensitized (except for one)</td>
<td>Are not always action oriented</td>
<td></td>
</tr>
<tr>
<td>See PWD as a potential client group</td>
<td>Have little awareness / willingness to make sure that clients with hearing and visual impairments are well served</td>
<td></td>
</tr>
<tr>
<td>Are in some cases aware of number of PWD they serve</td>
<td>Do not yet see the value of disaggregating client data on disability</td>
<td></td>
</tr>
<tr>
<td>See serving PWD as a part of the identity of their institution</td>
<td>Do not include elements on serving clients with a disability in the induction guidelines for new staff</td>
<td></td>
</tr>
<tr>
<td>Say that they are open to listen to representatives of PWD on how they can improve</td>
<td>Have not appointed a focal person on disability</td>
<td></td>
</tr>
<tr>
<td>Mention that they would like to have their staff trained on how to respond better to needs of PWD</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Staff attitude and capacity**

<table>
<thead>
<tr>
<th>What is there</th>
<th>What is not yet there</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff:</td>
<td></td>
</tr>
<tr>
<td>Are aware that PWD are supposed to be treated as potential clients</td>
<td>Has not received training on how to best serve clients with a disability</td>
</tr>
<tr>
<td>Do this on the basis of improvisation</td>
<td>None of the staff has been trained in sign language and/ or braille</td>
</tr>
<tr>
<td>Some of them prioritize serving PWD, and make sure that they do not have to wait in line</td>
<td></td>
</tr>
</tbody>
</table>
### Accessibility

<table>
<thead>
<tr>
<th>What is there</th>
<th>What is not yet there</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most of the institutions visited and/or observed have a ramp</td>
<td>In many institutions loan department is reported/observed to be upstairs</td>
</tr>
<tr>
<td>Barclays Tororo is said to have a speaking ATM</td>
<td>None of the institutions have staff who can communicate in sign language and/or an available sign language interpreter</td>
</tr>
<tr>
<td>Willingness of staff to carry a client with a disability inside or serve the client downstairs (in case loan department is upstairs)</td>
<td>None of the institutions have measures to make sure that blind people have access to information on financial products (e.g. by providing them with a soft copy or information in braille)</td>
</tr>
<tr>
<td>Blind persons can ‘sign’ with their fingerprint instead of having another person signing for them</td>
<td>None of the institutions has lower tellers/counters for PWD</td>
</tr>
<tr>
<td>Plans to introduce mobile banking (Finance Trust)</td>
<td></td>
</tr>
</tbody>
</table>

### External communication/branding

<table>
<thead>
<tr>
<th>What is there</th>
<th>What is not yet there</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radio campaigns/posters that show the willingness to serve PWD</td>
<td>Not all institutions implement the activities as mentioned in the left column</td>
</tr>
<tr>
<td>Accessibility is part of the branding (Finance Trust, FiNCA [see figure])</td>
<td>Walk the talk…..</td>
</tr>
<tr>
<td>Outreach activities to inform people, incl. PWD, in rural areas about services</td>
<td></td>
</tr>
</tbody>
</table>

### Internal systems

<table>
<thead>
<tr>
<th>What is there</th>
<th>What is not yet there</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most managers were aware of the number of PWD they are serving</td>
<td>Disaggregated data providing information on number of clients with a disability and type of disability, to be able to follow trends/issues</td>
</tr>
<tr>
<td>Managers were able to provide us with contact details and appointments with a number of their clients with a disability</td>
<td></td>
</tr>
</tbody>
</table>

The above elaboration can be visualized as shown in the figure 5; it shows that the organizational change process is ongoing but needs attention in some specific areas, being staff attitude and capacity, internal systems and accessibility.

**Figure 5**
Reflections on the findings at outcome level

We have found that institutions are partly ready to receive clients with a disability. Management has been sensitized and some crucial steps have been made to make sure that clients with disabilities are mobilized, informed and served well.

The main drivers of the changes at the level of the financial institutions seem to be the realization that persons with disabilities are a partly untapped market, which is interesting in a highly competitive environment. The project has contributed by exposing the FIs to entrepreneurs with a disability, and made them experience that most of them are reliable clients. Also, serving persons with a disability is in line with the vision and mission of most of the AMFIU members, e.g. the mission of FINCA is ‘to provide financial services to the world’s lowest-income entrepreneurs so they can create jobs, build assets and improve their standard of living’, and of Finance Trust ‘to provide unique financial services to low-income people in a manner that delights customers and adds value to all stakeholders’.

We also found obstacles of change, and identified a number of areas for improvement. Even though the project has had face-to-face sessions at branch level with all staff, the context of frequent rotation of staff makes it important that there is regular attention to sensitization of staff. Serving clients with a disability should be considered to be part of their task as well as their targets.

When looking for sustainable change (to ‘let it stick’ in Kotter terminology) it is important to appoint a focal person at branch level. Where AMFIU has established a department on inclusive financing, also at the level of their members and their branch officers, it will help to appoint somebody (or preferably two people) who are capacitated in the field of inclusive financing and tasked to monitor and support activities that are supportive. This way capacity building on inclusive financing becomes part of the system of the institution and is not (only) provided through AMFIU. The AMFIU experience has shown that some of the lessons learned in the field of inclusion of persons with a disability can be applied to other groups, like youth.

In the competitive environment that the financial institutions operate in, it seems natural that persons with a disability are not excluded from services but are approached as potential clients. It is not difficult to make a business case for serving persons with a physical disability, who are running a business and already have a savings account with the institution. And the findings show that this group does not experience major obstacles to access financial services. However, we have also learned that a large group of persons with sensory impairments and more severe physical impairments are still excluded from accessing formal financial services. Representatives of financial institutions either are not aware of accessibility measures that could be taken, and/or do not consider any investments profitable on the longer term.

The fact that internal systems are not yet inclusive in terms of tracking persons with different kinds of disabilities makes it difficult to make a business case for the latter group. This also partly explains the low scores on staff capacity and attitudes as well as limited accessibility. If management could be informed by figures on the potential client group they are missing out on, and the costs of improving of accessibility for that client group, this might help in making better informed choices that result in a win-win situation for all. Since, many of the measures that benefit clients with a disability will be of benefit for all clients. Think of the example of the ramp enabling access for people in a wheelchair, as well as people pushing a stroller.

The main reason mentioned for not doing this is the fact that they feel they might be discriminating if they ask persons whether they have a disability. In the sense making workshop representatives of NUDIPU, National DPOs and district association of PWD, state that this is not a valid explanation, since nobody complains when asking to fill out age or gender.
3.2 FINDINGS ON PERCEIVED ACCESS AND QUALITY OF FINANCIAL SERVICES

General information

The below figures show the businesses of respondents and their access to finance. We note that the respondents are mainly into buying and selling produce, farming and shop keeping. The category ‘other’ varies from carpenters, to beekeeping, tailoring, cobbles, mechanics and hairdresser/ saloon. Over half of the respondents reports to have access to informal finance, and a bit less than one third has access to informal finance. 12 out of 101 respondents have access to both formal and informal finance, and 14 respondents mentioned that they did not have access to finance.

Findings on obstacles in accessing to financial services

Beisland and Mersland, 2012, distinguish between 5 barriers to getting credit from an institution:

1. Staff attitudes
2. Other group members
3. Self exclusion
4. Exclusion by credit design
5. Exclusion by disability itself

In the focus group discussions we asked the participants what they considered to be obstacles to getting access to financial services. We coded the answers using the 5 categories as mentioned above. Most of the remarks (40 in total) related to exclusion by credit design:

**Table 4**

<table>
<thead>
<tr>
<th>Obstacle mentioned</th>
<th>No. of times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security</td>
<td>13</td>
</tr>
<tr>
<td>Interest rate</td>
<td>3</td>
</tr>
<tr>
<td>Payback period</td>
<td>4</td>
</tr>
<tr>
<td>Strict conditions</td>
<td>2</td>
</tr>
<tr>
<td>Long procedure</td>
<td>6</td>
</tr>
<tr>
<td>High cost</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>9</td>
</tr>
</tbody>
</table>

The second important category of obstacles mentioned is negative attitude from staff of MFI/ banks (18 remarks). It was mentioned that in some cases the staff assumes that a person with a disability that enters the financial institution has come to beg, or that the person does not have the capacity to pay back because of his/ her disability.

Third important category of obstacles is the nature of the disability (12 remarks). These obstacles relate to physical accessibility as well as lack of information/ communication.

The other categories of obstacles are: discrimination by group members/ other community members (8 remarks), and self-exclusion (7 remarks). Some quotes from respondents can be found on the next page.
EXCLUSION BY CREDIT DESIGN

“They asked for security, and I mentioned what I have. They mention that it would be so disappointing if I could not pay back, they would have to come and take everything I have.”
Blind lady, sells charcoal, Lira

“They say the distance is too long from town. We cannot give you services, unless you shift and come to town so we can monitor you. Even the LC [Local Council] letter has to come from town.”
Man with a physical disability, Busia

EXCLUSION BECAUSE OF STAFF ATTITUDES

“They have the mind that if you are disabled you cannot do anything. They do not give you money, better give you a gift.”
Man with a physical disability, Gulu,

“What comes to my mind is that going to the institution is time wasting, because they do not trust us, and think that we do not have capacity.”
Blind lady, Lira

EXCLUSION BY GROUP MEMBERS/ COMMUNITY MEMBERS

“I was in Equity waiting to be served when another client said: why is it that you are also going for money as a PWD. They do not know that disability is not inability.”
Man with a physical disability, Lira

“I see negative attitude in the [saving] group. Sometimes our borrowing capacity it not equal, you might want 200 but you get 30; but you see able people who do get it.”
Man with a physical disability, Tororo

SELF-EXCLUSION

“I do not try because I have a disability and I am weak, so I might not be able to pay back because I cannot work hard enough.”
Lady with a physical disability, Busia
Findings on quality of services

22 persons with a disability mentioned that they are not satisfied with the financial services they received. Main reasons for not being satisfied are:

- Poor customer care (“Sometimes, some of them are arrogant…”)
- Conditions are too strict and not appropriate for the client (“The bank did not take into consideration the growing season of my farming (pine apple), the payback period was too short.”)

26 recommendations were given on how financial institutions could improve on their services. Most mentioned:

- Physical accessibility (“Loan department should be on ground level.”)
- Accessibility of communication/information (“Since they say that a bank is a public place, bank should ensure that among their staff there is at least one who knows sign language. If not they should recruit a sign language interpreter.”)
- Appointing a focal person to address the needs of PWD (“They should have a person who understands the issues of PWD, and explain well.”)
- Focus on rural areas (“Extend services to come nearer to us. They only think about urban areas, they forget about us.”)

Reflection on perceived access and quality of services

In the section on outcomes we described that attention is needed to enhance accessibility and staff attitudes. This finding is confirmed by the comments of persons with a disability that show that staff attitudes and lack of access because of the nature of the disability are still considered to be important barriers to access financial services. The most important barrier however are the conditions that are attached to the financial products offered. Most of the respondents acknowledged that these barriers are not directly related to their disability; however, the long administrative procedure to access a loan are in many cases more of an obstacle for persons with a disability, because their transport and communication costs are higher than for other people.

Both in the focus group discussion and in the sense making workshop we had discussions about the question whether financial products for persons with a disability should be different from financial products for other client groups. There were some respondents that mentioned the possibility of offering ‘soft loans’ for persons with a disability, as for example Finance Trust is doing for women groups. Others were saying that such a measure would enhance discrimination and low expectations of persons with disability. Research shows that such ‘cheap credit products’ are not attractive for the financial institution and might enhance exclusion instead of inclusion. A third argument against products designed for persons with a disability is that we are not dealing with a uniform group: persons with visual impairments might have different needs, than persons with a physical impairment, and persons who have to make use of a tricycle might have different needs than somebody who can make limited use of his or her arms. Even though we did not reach consensus, and even ended up in a heated debate, most of the participants seemed to agree that we should not look for creating special financial products for persons with a disability, but focus on flexible products that address the needs of all clients.

3.3 FINDINGS ON IMPACT OF ACCESS TO FINANCE

As mentioned we collected 101 micro narratives in four different districts representing narratives from persons with physical, visual and hearing impairments. We collected the individual narratives after we had group discussions, asking the following question: Can you share an experience/example/story on how access to financial services impacts your life? After sharing the story a number of questions were asked to index the story:

- You just shared your story on how access to financial services has changed your life. Which changes are most important for you? Economic changes, changes in social relationships, or changes in how you feel about yourself?
• Could this story have happened without the project?
• Is your story a positive, negative or neutral story?

Figure 8 shows how each of the respondents indexed the changes brought about by having access to financial services. The different colors represent the different districts.

In Figure 9 we have divided the triangle in 10 elements, representing different combinations of the changes to get a more complete picture. We note that different districts show a different pattern, whereas Gulu and Lira score highest on economic changes, Busia scores highest on social relations and Tororo on self-confidence. More interesting is the overall pattern that is represented by table 5 showing that apart from economic changes, changes in social relationships and self-confidence are scored high. The words that were used by respondents when talking about changes that combined economic change with self-confidence were economic empowerment; the word used for the changes that combined social relations and self-confidence was independence.

Figure 8

Figure 9
Click on a story in the quadrants to see a short YouTube clip of an entrepreneur sharing his/her story of change.
Table 5

<table>
<thead>
<tr>
<th></th>
<th>Most important</th>
<th>With social relationships</th>
<th>With self confidence</th>
<th>With economic</th>
<th>All equally important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td>15</td>
<td>11</td>
<td>8</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Social relationships</td>
<td>10</td>
<td>-</td>
<td>11</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Self confidence</td>
<td>11</td>
<td>2</td>
<td>-</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

Reflections on impact of access to financial services

Twelve of the dots in figure 9 have hyperlinks to access a short You Tube clip as a part of which the entrepreneur with a disability is sharing his/ her story of change. The listener will note that most of the narratives are similar in content, whether you click on a story in the economic, social relationship or self-confidence quadrant. They mention how having access to formal or informal services makes it possible to pay for school fees, medical bills and invest in the business. In line with the content of the stories one might expect that the economic changes would be valued high, this is also true but also changes in social relations and self-confidence are valued high, especially in relation to other domains of change. One of the observations is that the ‘we can manage’ saving groups have a big impact on the lives of the respondents. Economic changes are mentioned, as well as the changes in social relationships brought about by being part of a group that also functions as a security network in case of emergencies. Social relationships and self-confidence are also mentioned because the respondents are now asked for advice on running a business, other people coming to them for a loan, as well as being financially self-reliant.

3.4 FINDINGS ON THE CONTRIBUTION OF THE PROJECT

Sources of information
- Focus group discussions with PWD
- Indexing of narratives
- Focus group discussion with Union members

From the focus group discussions, the contributions that were mentioned were increased knowledge and skills, encouragement and motivation, exposure to MFIs and sharing with other PWD. The indexing of narratives showed the following findings:

In the focus group discussion with the representatives of union members the following contributions were mentioned:
- Most banks now want PWD to bank with them, they realize they are a client group
- Some of MFIs/ banks put in place ramps, Centenary Bank has a talking ATM
- MFIs/ banks use adverts that specifically mention PWD are encouraged to come
- Enhanced knowledge among PWD on savings and business entrepreneurship
- The project built confidence of members, what they are doing now they used not to do
- MFIs and stakeholders are sensitized
- A number of PWD is now trained on management of their projects.

Figure 10
My story could have happened/ could not have happened without the project
• Increased income level of PWD who are directly engaging business.
• Increased nr PWD is accessing financial services. (however exact nr is difficult to say)

Reflections on contribution of the project
We faced a number of difficulties linking changes at the level of persons with a disability to project intervention strategies and activities. First of all, as described earlier the economic development program consisted of 3 sub projects that are closely related, and for the people interviewed it is hard to distinguish the three.

The ‘story tellers’ consisted roughly of two groups of economically active people with disabilities: entrepreneurs/successful business people, and people running small scale businesses/income generating activities. It is noted that most of the respondents of the first category did not link the changes in their life to the project. This is understandable because some of them already accessed financial services before the project was introduced in the district; others were either not aware of the project, or did not relate the fact that they were provided with financial services to the fact that the institution might or might not have been sensitized by the project.

What we were able to do in this study however is to substantiate outcomes found at the level of financial institutions through document study and interviews with AMFIU and financial institutions, by linking this to the experiences of the potential users of the services: economically active persons with a disability. We were partly successful in doing so, and partly not. This was caused by the fact that a large group of economically active persons with a disability feel their financial needs are fulfilled by participating in local saving and credit groups. In some cases they fear formal financial services because they have accessed a loan through an MFI or commercial bank and had difficulties paying back (or have seen such an example in their neighbourhood); in the majority of cases however, the needs for credit are relatively small and can be well fulfilled through the loans they get through the saving groups. For this group of people the major impact was made through the ‘We Can Manage’ project, and the contribution of the inclusion of PWD in microfinance project was that they were now able to make a well informed choice not to access a loan through a formal financial institution.
4. CONCLUSIONS

The goal of this study was to unveil the dynamics of organisational change – both the drivers of and obstacles to change - that have taken place within the MFIs/SACCOs in relation to disability inclusion, as well as the life changes experiences by persons with disabilities in accessing microfinance services.

4.1 AT THE LEVEL OF FINANCIAL INSTITUTIONS

We distinguish four different levels of change, 1) the level of AMFIU, 2) the level of AMFIU members, 3) the level of the branch offices of AMFIU member organizations, and 4) the level of other financial institutions (like commercial banks) who do have branch officers in the targeted district, but are not AMFIU members.

This report zooms in on the first and the third level of change. Evidence shows that at the level of AMFIU many changes have taken place since the start of the project. The changes have been described in annex 3 and the timeline for AMFIU is presented in annex 1. We have looked at what has changed, and what contributed to this change. We have applied two different analytical frameworks to be able to document the dynamics of change, the first one being the eight steps (three phases) of change management of Kotter, the second one being a framework of 5 critical elements of change.

The main findings are that at the level of AMFIU the project coordinator, as a change maker, has been able to create a climate for change and engaging the organization as a whole. Lessons of the inclusion of persons with disability in Microfinance project have been taken along for other inclusive financing programs that are now in development. Inclusive financing is owned by the organization, evidenced by the formulation of a department for inclusive financing. Clear goals are set to continue building on the changes that have been made. Inclusive financing is incorporated in governance manuals, with reference to access to finance for persons with a disability.

There is a strong communication strategy to show the results achieved to stakeholders in Uganda as well as internationally.

At the level of AMFIU members and their branch offices, also important changes can be noted. A climate for change has been created and there seems to be an overall awareness of the added value of including persons with a disability as a potential client group. When looking at the elements of change, we have observed that engagement of management scores well, as well as using inclusion and accessibility as a part of the external communication strategy. We conclude that next steps can be taken in the process of making services accessible and attractive for all, with attention for the needs of different groups of persons with a disability. We assume that disaggregation of client data on different kinds of disability will help to make a business case that will stimulate management to further improve accessibility and build capacity of their staff.

4.2 AT THE LEVEL OF ENTREPRENEURS WITH A DISABILITY

The micro narratives, or short stories of change, indicate that access to finance brings about significant changes for economically active persons with a disability. Whether or not these changes are directly linked to the project depends on the category of persons we have been talking to. The first group consists of persons with a disability who have access to formal financial services, and who are (relatively) successful businessmen/ women or entrepreneurs. Most of them indicated that their life changes are not directly linked to the project, since in most of the cases they already had access to financial services before the project started. Also, this group of people does not meet significant obstacles in accessing financial services simply because they are considered to be ‘bankable’ by the financial institution.
The second group consists of persons with a disability who have accessed formal financial services through their saving capacity and the fact that the saving group could act as collateral. From the credit received through the group, they were able to build up their business and within a relatively short time (varying from 6 months to a year) they could also access individual loans. Some of them were able to access formal financial services because they had a small scale income generating activity and a sound business plan. The pathway of change that emerges is one that starts from being excluded from financial services, leads to informal inclusion and results in formal inclusion. This pathway seems to be relatively smooth, without major obstacles or detours or humps. It is inspiring to then see how this pathway of change leads to independence and economic empowerment: deep and lasting changes in life. Some people might consider the road that passes the saving group as a detour. However, we have learned that for a considerable group it is a conscious choice not to continue the road from informal inclusion to formal inclusion. Others choose for a combination of informal and formal financial services to serve different financial needs. We conclude that most important is that people become knowledgeable in order to make an informed choice. Focus group discussion participants have shared that the gained saving and planning capacities are essential, and that the environment of a saving group is for many small scale businesses/ income generating activities much more secure than the strict conditions of a commercial loan. This does not account for persons with a disability, but for any person who has a small scale income generating activity.

4.3 CRITICAL SUCCESS FACTORS
An important session during the sense making workshop was to relate the findings of this study to the approaches that have been applied in this project. In a plenary session stakeholders came up with the following critical success factors that allowed for change to happen:

- The partnership between AMFIU and NUDIPU as two umbrella organizations makes that the message of inclusion comes from two different sources; it made it possible to involve the right target group being the financial institutions as service providers and economically active persons with a disability;
- Involvement of local leaders has led to ownership at local levels which is important for sustainability. With local leaders we mean the district union leaders, as well as in some cases representatives of local administration.
- Capacity building for staff and management of financial institutions and economically active persons with disabilities, using concrete examples that show the benefits and opportunities of inclusion of PWD in microfinance for both MFI and PWD
- The fact that it is a long term program, that started in 2006 and will continue till 2019. This is a context that is not often seen in the development world where project support is often limited to periods of 2 or 3 years. It is especially important for this program since it is aiming at organizational and attitude changes;
- MFIs and persons with a disability exposed to role models of economically successful PWD, making use of peer influence and attitude change through positive experience;
- Involvement of DPO members, and associations of persons with disabilities at district and sub county level is also considered to be important because of the network of economically active persons they are able to mobilize;
- Development of a wide spectrum of services that are needs based, like group loans.
- The design that starts from influencing top
leadership of financial institutions and disabled people’s organizations, who will then influence their people
• The follow up workshops have also been a success factor, because they allowed different stakeholders to learn about obstacles and improve practices.
• A shift of capacity building activities that focused on bringing people together at district level to organize capacity building events at sub county level.

4.4 IMPLICATIONS FOR PRACTICE
Apart from the critical success factors it is also important to identify how the findings and the lessons learned inform future practice. What could be done differently? What should we stop doing? What kind of new approaches/activities should we introduce? These questions were also addressed in a plenary session in the sense making workshop, with the following output:

On data management
• Develop and apply a comprehensive monitoring tool that is used at national and district level and at the level of the financial institutions;
• Benchmarking at the level of FI and target group to enable measuring change;
• Integrate disability in performance indicators

On product development
• Design a product that can enhance access of PWD

On sustainability and up scaling
• To make sure that you do not only reach responsive MFIs but also make a business case for the ones that are not convinced yet. This will need integration of disability figures in data collection tools;
• Integrate knowledge, skills and attitude toward inclusion in the university curriculum;

On intervention strategies
• Continuous awareness raising is needed to make sure that the momentum will not faint
• More evidence based advocacy making use of existing policy frameworks (e.g. tax reduction if you hire staff with a disability, The Constitution, The Building Act, and the Communication Act). An example that was mentioned is that in Gulu Centenary Bank was taken to court by the Association for the Blind, and that is why they now have the speaking ATM!
• Make sure that not one person is responsible to deal with PWD in an institution, all staff should be empowered;
• Offer concrete “how to” training to credit officers at MFI branches in braille, sign language, etc. as many are improvising at the moment as they lack the skills.
• More regular interactions with the target group.
5. RECOMMENDATIONS FROM THIS STUDY

The sense making workshop has resulted in a careful selection of critical success factors and implications for practice, making use of the knowledge in the room. The group consisted of a representation of a diversity of stakeholders who have been involved in the program for a number of years. These recommendations do not mean to overwrite what has been documented; instead we would like to add some recommendations that further elaborate on what has been mentioned above.

Build on the changes that have been brought about, reinforcing what has proved to work well
This study shows that significant changes have taken place at the level of financial institutions as well as economically active persons with a disability. We have identified critical success factors, and the program has to make sure that in the course of the program these elements are sustained and further developed.

Clarify the changes you are after at different levels
One of the result areas of this project is replication of the model to other countries. Even though we do not aim at developing a blue print, it helps to clearly describe the innovation or product. For example, if we talk about a financial institution that is disability inclusive, what do we mean? What is this institution doing/ or not doing? In this study we have made a start to document the changes in a systematic way, using the some theory on change management and by describing different elements of change. We recommend to:

- Further elaborate the monitoring tool that has been introduced in this study for measuring change at the level of financial institutions (figure 4), for example by developing a simple scoring sheet for each of the elements of change. This tool can also be used for benchmarking.
- Clarify what changes we are after at the level of economic active persons with a disability. Since we are not dealing with a uniform group it might be useful to cluster the target group either in relation to their financial needs, or in relation to their business development potential.
- When the changes we are after at different levels are clarified, we can then define roles of different stakeholders in bringing about these changes, and capacities that are needed to be able to do so.

Align the different program components of the economic empowerment program
The economic empowerment program has expanded over time and two more components were added based on experiences gained. For a next phase of program implementation we recommend to align the different program components, and to better link them at implementation level. It might help to not present them as different projects but to perceive them as different program objectives of one economic empowerment program. Even though the program is presented like this on paper, at implementation level this is not yet the case. The main reason is that the different projects have different implementation structures. We recommend that the present project which is called inclusion of PWD in microfinance also becomes decentralized in the sense that capacity development and monitoring is mainly done by district level, using a standardized comprehensive monitoring tool.
Use the media to reward inclusive financial institutions

It is a great achievement that PWD are awarded for being successful entrepreneurs and become role models for others. We recommend to also doing so with financial institutions. Financial institutions could be assessed using a standardized assessment tool (see above) and the ones that score high, and/or have made significant changes over the past period can be granted a quality label that indicates that they are disability inclusive. Such a label and/or award can stimulate institutions to be action oriented, especially if the media is brought in to reward them for their positive changes. District unions can be trained to do such an assessment.
6. REFERENCES

Related articles and publications
Access To Mainstream Microfinance Services For Persons With Disabilities — Lessons Learned From Uganda, Disability Studies Quarterly, Volume 29, 2009


Banking on Change: Breaking the Barriers to Financial Inclusion, April 2013


IDDC position paper on Micro Finance
Concept paper from Accion Centre for Financial Inclusion

Program documents
Planning documents of the Economic Empowerment Program (NHF UGA 400 Plan )
Annual reports for the Economic Empowerment Program (NHF UGA 400 Narr 2010, 2011 and 2012)
Baseline report 2010
Feasibility study Uganda (2003)
Feasibility study for Malawi (2008)
ANNEX 1: TIMELINE AMFIU

2005-2006
- Awareness raising for 6 pilot institutions in Tororo
  - Awareness raising among pilot institutions

2007-2008
- Pilot institutions want to address whole institution not only in the pilot district
- Workshops for staff of SACCÓ's
- Awareness sessions for top management
  - Expansion of involvement

2008
- Results collected and presented in Addis Ababa
- Feasibility study Malawi
- Center for inclusive financing was established
  - Collect data and communication of lessons learned

2009-2014
- Radio and meetings to target communities
- MoUs signed with 15 member organizations
- National Conference on MF organized by AMFIU and MoF with attention for inclusion of PWD
  - Lobby and advocacy
    - Go beyond institutions
    - Focus on change

2012-2014
- Program officer promoted to inclusive financing officer
- Inclusive financing part of documents that guide processes in the organization
- Putting Inclusive financing on the agenda in the financial sector
  - Mainstreaming in AMFIU

2012-2014
- Use program as best practice for inclusive financing
  - Use Lessons learned to improve

2012-2014
- Face to face meetings at branch level
  - Get buy in from management

2012-2014
- Plan for action
ANNEX 2: TIMELINE NUDIPU

2005-2006

Introducing the ‘new gospel’
- Awareness creation for entrepreneurial people, finding the right target group

2008

Reaching out to large numbers
- Working with financial institutions that have branches in rural districts
- Mobilizing entrepreneurs at sub county level through leaders of associations
- Introducing module on saving

2008

Linking FI to entrepreneurs with a disability
- Move together with AMFIU to link branch offices to entrepreneurs with a disability
- Collect information on background of entrepreneurs

2009-2010

Scaling down for quality
- Scaling down to 3 districts-
- Follow up workshops were organized with representatives of sub counties and FIs
- Field visits to observe businesses and provide coaching
- The We Can Manage and Partnership in Farming components were introduced

2012-2014

Consolidation of the approach
- Expansion of intensified approach to two new districts
- Three program components are running without clear linkages
- Less intensive collaboration between AMFIU and NUDIPU

Decentralized approach in new program components
ANNEX 3: OUTCOMES OF THE INCLUSION OF THE DISABLED IN MICROFINANCE COMPONENT OF THE ECONOMIC EMPOWERMENT PROGRAM

Introduction
This overview entails the outcomes observed for inclusion of the disabled in microfinance component of the economic empowerment program of NUDIPU. The starting date of the program was 2006 and the program will run till 2019. NUDIPU started the project in three (3) districts in the Western and South Western parts of Uganda; Kasese in the West as well as Rukungiri and Kisoro in the South West. AMFIU will target MFIs, SaccoS and Apex bodies working with the microfinance industry all of which have numerous branches spread across the country. For efficiency and co-ordination, MFI branches in the districts covered by NUDIPU in this project will be targeted by AMFIU. Throughout the years the project has expanded to more districts, at the time of this study 16 districts are involved in the program, of which 7 have a specific implementation focus: Kasese, Rukungiri, Kisoro, Gulu, Lira, Busia, Tororo.

The development objective of the program is Enhanced livelihoods of disabled men and women through an enabling environment where they can realize their potential and participate in wealth creation and development.

Expected results are:
• Targeted Microfinance institutions and Savings and Credit Cooperative Associations (SaccoS) reach out to more disabled people
• Uganda becomes a hub for disability inclusive microfinance

The change agents are the MFI institutions and the PWDs
The development problem can be defined as:
1. Entrepreneurs with disabilities are an untapped market opportunity for MFIs.
2. To influence MFIs it is important to understand their business model and team up with key actors from the industry.
3. Disabled people are often misinformed about MFIs’ terms and services and they don’t know how to tap these opportunities.
<table>
<thead>
<tr>
<th>No.</th>
<th>Outcome Statement</th>
<th>Outcome Significance</th>
<th>Program Contribution</th>
<th>Notes/ substantiated?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. outcome statement: Who did what, when and where?</td>
<td>Significance to objective</td>
<td>How did the program contribute to the outcome?</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>In 2011 the estimated number of total disabled people who are active microfinance institution clients as a result of the MF project’s intervention is around 4,500. This number is based on a sample of SACCOs in the 4 new districts of western Uganda.</td>
<td>Even though quantitative evidence is hard to find at institution level, this estimation shows that PWD are a considerable client group.</td>
<td>This is hard to say because of lack of benchmarks. It can be assumed that sensitization and training have contributed to this figure</td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>2</td>
<td>In 2011 changes are reported in terms of improved physical access of some local commercial banks like Crane bank are already actively seeking to employ disabled people.</td>
<td>As a result of the publicity and lobby efforts, the inclusion in MF project’s ideas is gradually being embraced not only by the microfinance sector but by the entire financial sector in Uganda.</td>
<td>There is evidence that this can be attributed to the awareness-raising of the AMFIU / NUDIPU collaboration.</td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>3</td>
<td>Entrepreneurs with a disability are given attention in promoting micro entreprenuercships. In 2012, five disabled persons were awarded as outstanding entreprenuers. Citibank funded, and government actors were strongly involved.</td>
<td>To change attitudes and ensure that more Microfinance institutions and Savings and Credit Cooperative Associations (SACCOs) reach out to more disabled people it is essential to promote positive role models. Problem addressed Many institutions still consider PWD as people who cannot run a sound business.</td>
<td>The inclusion of disability in promotion activities/competitions has been given attention by AMFIU in the dialogue with their members</td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>4</td>
<td>In 2012 and 2013 economic aspects of disability are on the agenda of meetings in the sector of microfinance where representatives of MoF and Equal opportunity commission are involved</td>
<td>These meetings show a change in mind set, disability is not only a social issue, but also an economic issue.</td>
<td>AMFIU coordinated two sessions to engage policy makers in the economic aspects of disability. First meeting took place in 2012, second in 2013.</td>
<td>Sources: Interview with AMFIU staff</td>
</tr>
<tr>
<td>5</td>
<td>2011 At the National conference on microfinance 7 resolutions were formulated, one of them being: reaching out to the underserved, with specific mention of PWD</td>
<td>This change shows that reaching out to the underserved is on the microfinance agenda. Problem addressed Exclusion</td>
<td>The Conference was organized by AMFIU and MoF</td>
<td>Sources: Interview with AMFIU, not substantiated by evidence</td>
</tr>
<tr>
<td>6</td>
<td>4th quarter of 2013: AMFIU updated the professional standards of Microfinance (Sound Practices of Micro Finance). Financial inclusion became part of the manual, with reference to examples from the of disability program.</td>
<td>The fact that financial inclusion is now integrated in professional standards is a very important step toward mainstreaming. It is positive that the example of inclusion of disability inclusion serves as an example. It will help to reach the objective of Microfinance institutions and Savings and Credit Cooperative Associations (SACCOs) reach out to more disabled people. Problem addressed Entrepreneurs with disabilities are an untapped market opportunity</td>
<td>AMFIU is the key implementer in the program apart from NUDIPU. Through the pilots and exposure in the internal arena of inclusive finance, they built their capacity to be a key player in inclusive financing in Uganda.</td>
<td>Sources: Interview with AMFIU staff</td>
</tr>
</tbody>
</table>

Targeted Microfinance institutions and Savings and Credit Cooperative Associations (SACCOs) reach out to more disabled people

Overall

1 in 2011 the estimated number of total disabled people who are active microfinance institution clients as a result of the MF project’s intervention is around 4,500. This number is based on a sample of SACCOs in the 4 new districts of western Uganda.

Significance to objective

Even though quantitative evidence is hard to find at institution level, this estimation shows that PWD are a considerable client group.

This is hard to say because of lack of benchmarks. It can be assumed that sensitization and training have contributed to this figure.

Sources: Narrative report UGA – 0400

In 2011 changes are reported in terms of improved physical access of some local commercial banks like Crane bank are already actively seeking to employ disabled people.

As a result of the publicity and lobby efforts, the inclusion in MF project’s ideas is gradually being embraced not only by the microfinance sector but by the entire financial sector in Uganda.

There is evidence that this can be attributed to the awareness-raising of the AMFIU / NUDIPU collaboration.

Sources: Narrative report UGA – 0400

Entrepreneurs with a disability are given attention in promoting microentrepreneurships. In 2012, five disabled persons were awarded as outstanding entrepreneurs. Citibank funded, and government actors were strongly involved.

To change attitudes and ensure that more Microfinance institutions and Savings and Credit Cooperative Associations (SACCOs) reach out to more disabled people it is essential to promote positive role models.

Problem addressed

Many institutions still consider PWD as people who cannot run a sound business.

The inclusion of disability in promotion activities/competitions has been given attention by AMFIU in the dialogue with their members.

Sources: Narrative report UGA – 0400

In 2012 and 2013 economic aspects of disability are on the agenda of meetings in the sector of microfinance where representatives of MoF and Equal opportunity commission are involved.

These meetings show a change in mind set, disability is not only a social issue, but also an economic issue.

AMFIU coordinated two sessions to engage policy makers in the economic aspects of disability. First meeting took place in 2012, second in 2013.

Sources: Interview with AMFIU staff

At the National conference on microfinance 7 resolutions were formulated, one of them being: reaching out to the underserved, with specific mention of PWD.

This change shows that reaching out to the underserved is on the microfinance agenda.

The Conference was organized by AMFIU and MoF.

Sources: Interview with AMFIU, not substantiated by evidence

4th quarter of 2013: AMFIU updated the professional standards of Microfinance (Sound Practices of Micro Finance). Financial inclusion became part of the manual, with reference to examples from the of disability program.

The fact that financial inclusion is now integrated in professional standards is a very important step toward mainstreaming. It is positive that the example of inclusion of disability inclusion serves as an example. It will help to reach the objective of Microfinance institutions and Savings and Credit Cooperative Associations (SACCOs) reach out to more disabled people.

AMFIU is the key implementer in the program apart from NUDIPU. Through the pilots and exposure in the internal arena of inclusive finance, they built their capacity to be a key player in inclusive financing in Uganda.

Sources: Interview with AMFIU staff

Has not been substantiated by viewing the manual.
<table>
<thead>
<tr>
<th>No.</th>
<th>Outcome Statement Who did what, when and where?</th>
<th>Outcome Significance • Significance to objective • Specific problem addressed</th>
<th>Program Contribution How did the program contribute to the outcome?</th>
<th>Notes/ substantiated?</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>4th quarter of 2013: AMFIU integrates guidance on how to take vulnerable groups into account in Manual on governance in MF institutions.</td>
<td>Significance to objective See above</td>
<td></td>
<td>Sources: Interview with AMFIU staff Has not been substantiated by viewing the manual</td>
</tr>
<tr>
<td>8</td>
<td>AMFIU establishes a department on inclusive finance</td>
<td>Significance to objective It shows that access to finance for people with a disability is not a project anymore but integrated in AMFIU operations. Lessons from the disability program are actively used and integrated in other inclusive financing programs (HIV, youth.) Problem addressed Instead of trainings and support from the side of AMFIU being a one of activity which is project bound, it now becomes part of operations. Turning point</td>
<td></td>
<td>Sources: Interview with AMFIU staff Has not been substantiated by evidence</td>
</tr>
<tr>
<td>9</td>
<td>FINCA Uganda, Equity Bank All branch offices that are new or renovated get ramps and other measures to enhance accessibility (lower counters).</td>
<td>Significance to objective A first condition for institutions to reach out to more PWD is that they are accessible. Problem addressed One of the obstacles for PWD to access financial services is physical accessibility Positive change</td>
<td>Some of the institutes already had ramps, or got construction of a ramp financed through another source (e.g. in case of Talanta through Handicap International). The program contributed by including the physical accessibility in the MoU</td>
<td>Sources: Interview with branch managers Has been substantiated by observation, not by looking at documentation/ construction guidelines</td>
</tr>
<tr>
<td>10</td>
<td>Equity Bank, Icheme SACCO, Finance Trust Savings and credit services are provided to a large number of PWD through group saving</td>
<td>Significance to objective The group saving is one way of creating access to financial services for PWD. In the case of Equity Bank this is the only group services they offer. So it was a special product they have designed to be able to serve PWD who do not have a formal business/security. Problem addressed PWD have difficulties accessing financial services because they often do not own land or do not have other collaterals. Set back or positive change? The fact that PWD access a special product and are grouped together could be considered as not very inclusive…On the other hand it is a measure to enhance access to finance</td>
<td>Both for Equity Bank and Icheme the access to group saving for groups of PWD was triggered by the conditions of access to the disability grant. The groups were formed to get access to the disability grant, and the groups needed to have an account with a financial institution as well. In the case of Equity Bank it helped that the Bank was already sensitized by the program to increase the number of disabled clients.</td>
<td>Sources: Interview with Equity Bank branch managers, substantiated by talking to their clients.</td>
</tr>
<tr>
<td>11</td>
<td>Equity Bank Busia, Talanta Gulu, Finca Lira, Finance Trust Busia, Icheme Lira (Oyam) Attitude of staff has changed, they now appreciate people with a disability as a potential client. Equity Bank Staff with a disability gets priority to reduce waiting time.</td>
<td>Significance to objective Discrimination by staff is mentioned as one of the obstacles to access services from financial services. The fact that attitudes have changed will enhance access to financial services Problem addressed See above Positive change</td>
<td>Face2face sessions have been held by AMFIU and NUDIFU at the level of the institution.</td>
<td>Sources: These are the statements from the branch managers. We have a number of statements from PWD who have different (negative) experiences, but also quite some statements that indeed confirm this positive attitude.</td>
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</table>

At the level of AMFIU branch offices (all observed reported in interviews in February 2014)
<table>
<thead>
<tr>
<th>No.</th>
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<th>Notes/ substantiated?</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Finca Lira, Talanta (?)…. PWD are served as members of mainstream groups</td>
<td>Significance to objective&lt;br&gt;Large numbers of PWD are reached through the groups;&lt;br&gt;Problem addressed&lt;br&gt;PWD being part of mainstream groups enhances inclusion</td>
<td>The project as well as the 'we can manage' project stresses a saving attitude, as well as the importance of opening a savings account with a financial institution to enhance security.</td>
<td>Sources: Interviews with branch managers, substantiated by their clients</td>
</tr>
<tr>
<td>13</td>
<td>Busia and Tororo branches of Finance Trust as well as FNCA Gulu and Icheme Lira mention that loan officers go out to the field to mobilize rural clients, including PWD</td>
<td>Significance to objective&lt;br&gt;Many PWD are located outside of the urban areas, whereas the branch officers are mostly in the district towns. Activities to reach out for rural clients are considered to be very relevant</td>
<td>We can assume that sensitization has contributed to this change.</td>
<td>Sources: Interviews with branch managers, not substantiated by FGD with PWD</td>
</tr>
<tr>
<td>14</td>
<td>Finance trust, Equity Bank, Opportunity Bank report that they are undertaking actions to keep track of clients with a disability. Opportunity bank and Finance Trust seem to be most advanced, and are looking to integrate data on disability in their software systems</td>
<td>Significance to objective&lt;br&gt;Data on clients with a disability are very important management information. And an important element of structural organizational change. Problem addressed&lt;br&gt;Most of the elements of negative attitudes around PWD are based on false assumptions that PWD lack capacity to pay back loans/ run successful enterprises.</td>
<td>We can assume that the MoU has contributed to this change</td>
<td>Sources: Interviews with branch managers, and/ or statements in sense making workshop by representatives. Substantiated for Opportunity bank and Finance Trust by data provided by data provided by them.</td>
</tr>
<tr>
<td>15</td>
<td>Icheme Persons with disability in the board</td>
<td>Significance to objective&lt;br&gt;Shows institutional mainstreaming of disability Problem addressed&lt;br&gt;Organizational change can only be sustained when disability is institutionalized</td>
<td>Can be linked to the sensitization activities of the project.</td>
<td>Source: Interview with acting branch manager Not substantiated by evidence</td>
</tr>
<tr>
<td>16</td>
<td>In 2011 ‘Disability’ is becoming a new dimension in financial inclusion, evidenced in what is referred to as the Microfinance SMART campaign principles.</td>
<td>Significance to objective&lt;br&gt;Shows that disability inclusion is mainstreamed in microfinance guidelines.</td>
<td>Close collaboration between the project coordinator from AMFRI with the centre for financial inclusion at ACCION has contributed to this outcome</td>
<td>Sources: Narrative report UGA – 0400 <a href="http://www.centerforfinancialinclusion.org/programs-a-projects/the-smart-campaign">http://www.centerforfinancialinclusion.org/programs-a-projects/the-smart-campaign</a></td>
</tr>
<tr>
<td>17</td>
<td>In November 2011, the project was showcased at the European Microfinance Platform in Luxembourg where a presentation on “Ensuring Accessibility of Microfinance to the un-served marginalized groups – a case of PWDs” was made under the general theme of “Partnering with the Global South in improving Financial Accessibility”</td>
<td>Significance to objective&lt;br&gt;This outcome shows that inclusive financing for PWD is considered to be a topic of interest when looking at financial accessibility Problem addressed&lt;br&gt;Often PWD are not considered to be an interesting group when looking at financial accessibility, because of assumed lack of capacity</td>
<td>Can be seen as a result of lobby activities from the side of the project</td>
<td>Sources: Narrative report UGA – 0400</td>
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<tr>
<td>18</td>
<td>In 2011 the project representative participated in a panel/presentation at the Global Microcredit summit where research papers of data gathered from the project was discussed and the Centre for financial inclusion at ACCION gave the global update on financial inclusion.</td>
<td>Significance to objective: This is a clear indication that disability has become a new dimension of financial inclusion at global level.</td>
<td>Can be seen as a result of lobby and networking activities from the side of the project</td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>19</td>
<td>The project was in October 2011 represented in the Arusha Savings Groups Summit in Tanzania where an industry platform for practitioners around the globe was being initiated to promote innovations, research and develop a code of conduct.</td>
<td>Significance to objective: Shows that the project is considered to be an innovation in the international context.</td>
<td></td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>20</td>
<td>Discussions at a high level panel during the European Development Days in Brussels (October 2012), the Conference of State parties in New York (September 2012), The African Microfinance Network (AFMIN) conference in Kampala (December 2013) and, the Regional Mainstreaming Workshop in Jinja, Uganda (June 2012)</td>
<td>Significance to objective: The more the project approach is shared and discussed in an international setting and with experts from different countries, the more chances that the approach will be up scaled. Discussion also leads to learning.</td>
<td></td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>21</td>
<td>SCG projects will be implemented in Zambia and Malawi based on the WCM model</td>
<td>Significance to objective: The project approach is considered to be replicable</td>
<td></td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>22</td>
<td>In 2012 and 2013 visits and enquiries have been made by for example Sightsavers International, Handicap International, Light for the World, Zambia Federation of the Disabled (ZAFOD), Christian Blind Mission (CBM), Building a Caring Community Tanzania, European Investment Bank and the International Disability and Development Consortium (IDDC)</td>
<td>Significance to objective: The project approach has caught interest of other stakeholders which might further spread the model</td>
<td></td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
<tr>
<td>23</td>
<td>In 2013 a research collaboration with Norges Handelshøyskole (NHH) in the undertaking of lab experiments investigating Disability, Social Identity, and Entrepreneurship. The findings from the lab experiments have so far been presented at e.g. the University of California (Berkeley) and the Nordic Conference on Behavioral and Experimental Economics (Bergen). The article “Disabled by stereotype? Experimental evidence from Uganda”, is scheduled to be finalised by summer 2013 and the aim is to get it published</td>
<td>Significance to objective: The research did not only provide useful inputs into the microfinance projects, but also created the basis for continued institutional collaboration.</td>
<td></td>
<td>Sources: Narrative report UGA – 0400</td>
</tr>
</tbody>
</table>
## ANNEX 4: LIST OF RESPONDENTS

### Implementing partners

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>George Mukasa Mukisa</td>
<td>Program Officer NUDIPU</td>
</tr>
<tr>
<td>Harriet Nakigozi</td>
<td>Program Officer – Economic Empowerment NUDIPU</td>
</tr>
<tr>
<td>Flavia N. Bwire</td>
<td>Financial Inclusion Officer AMFIU</td>
</tr>
<tr>
<td>Solomon Kagaba</td>
<td>Programs Manager, AMFIU</td>
</tr>
</tbody>
</table>

### District Unions of People with a Disability

#### Union office Gulu

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ongon Simon</td>
<td>Chairperson</td>
</tr>
<tr>
<td>Lakwanyero Dennis</td>
<td>treasurer</td>
</tr>
<tr>
<td>Abalo Jennifer</td>
<td>Vice Chair person</td>
</tr>
</tbody>
</table>

#### Union office Lira

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mathew Omwarana</td>
<td>chairperson</td>
</tr>
<tr>
<td>Florence Adeng</td>
<td>Board member</td>
</tr>
<tr>
<td>Ogwang George Moris</td>
<td>board member</td>
</tr>
</tbody>
</table>

#### Union office Busia

<table>
<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Were Wilberforce</td>
<td>Treasurer</td>
</tr>
<tr>
<td>Wanyama Joseph</td>
<td>Chair person</td>
</tr>
<tr>
<td>Nabwide Anna Mady</td>
<td>Secretary</td>
</tr>
<tr>
<td>Wanderea Geoffrey</td>
<td>member</td>
</tr>
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</table>

#### Union office Tororo

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Aluka Osinde akirefori</td>
<td>Chair person</td>
</tr>
<tr>
<td>Akahoriot Annet</td>
<td>Vice chairperson</td>
</tr>
<tr>
<td>Kakai Sarah Lorna</td>
<td>Treasurer</td>
</tr>
<tr>
<td>Etiong James</td>
<td>Secretary</td>
</tr>
</tbody>
</table>

### Micro Finance Institutions

#### Kampala

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simon Ahimbisibye</td>
<td>Head of marketing, FINCA</td>
</tr>
</tbody>
</table>

#### Gulu

<table>
<thead>
<tr>
<th>Name</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Patrick Opio</td>
<td>General Manager, Talanta Micro Finance</td>
</tr>
<tr>
<td>Ronald ……</td>
<td>Senior Finance Officer, Talanta Micro Finance</td>
</tr>
<tr>
<td>Godfrey Odoch</td>
<td>Acting Manager, UMFO</td>
</tr>
</tbody>
</table>

#### Lira

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Monica Adur</td>
<td>Acting Manager, Icheme SACCO</td>
</tr>
<tr>
<td>Patrick Okwi</td>
<td>Branch manager, FINCA Lira</td>
</tr>
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</table>

#### Busia

<table>
<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Tom Muyanja</td>
<td>Branch Manager, Equity Bank</td>
</tr>
<tr>
<td>Peter Nanguru</td>
<td>Branch Manager, Finance Trust</td>
</tr>
<tr>
<td>Tororo</td>
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<tr>
<td>Sovati Mukose</td>
<td>Operations manager, Equity Bank</td>
</tr>
<tr>
<td>Freedom Alex</td>
<td>Credit manager, Equity Bank</td>
</tr>
<tr>
<td>Isiko Muhammed</td>
<td>Branch Manager, Finance Trust</td>
</tr>
<tr>
<td></td>
<td>Name</td>
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<tr>
<td>1</td>
<td>Nampeera Agnes</td>
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<td>Kasenge Lawrence</td>
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<td>3</td>
<td>Robert Ntalaka</td>
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<td>4</td>
<td>Muajo Susan</td>
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<td>5</td>
<td>Jacqueline Mbabazi</td>
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<td>6</td>
<td>Julia Brueggen</td>
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<td>7</td>
<td>Flavia Bwire</td>
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<td>8</td>
<td>Dannex Okalabo</td>
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<td>9</td>
<td>Ogawany Ambrose</td>
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<td>10</td>
<td>Nagikozi Harriet</td>
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<td>11</td>
<td>George Mukasa</td>
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<td>Malinga Joseph</td>
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<td>Martin Babu</td>
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<td>Khaemba richard</td>
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<td>Okiou Robinson</td>
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<td>Ochieng Peter</td>
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<td>Zawedde Aidah</td>
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<td>Guzu Beatrice</td>
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<td>Bartega Yasin</td>
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<td>Senagula Fred</td>
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<td>Stephen Omojong</td>
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<td>22</td>
<td>Ritah Bagabydwe</td>
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<td>23</td>
<td>Sharon Anarimfa</td>
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<td>Namuzzi Margareth</td>
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<td>25</td>
<td>David Matsiko</td>
</tr>
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<td>Asingira Hosea</td>
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<tr>
<td>27</td>
<td>Bwanbale Aline</td>
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<td>28</td>
<td>Ogwang George</td>
</tr>
<tr>
<td>29</td>
<td>Aluka Osode Akisoferi</td>
</tr>
<tr>
<td>30</td>
<td>Mukasa Salim</td>
</tr>
</tbody>
</table>
The partners involved in the Microfinance and Disability Project are Norwegian Association of Disabled (NAD), the National Union of Disabled Persons in Uganda (NUDIPU) and the Association of Microfinance Institutions of Uganda (AMFIU).

This study is financed by LIGHT FOR THE WORLD and Norwegian Association of Disabled.

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