

Factors Affecting People with Disabilities' Access to Micro-Finance Services in Kilimanjaro, Tanzania

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2024**

Abstract

This study investigated about factors affecting people with disabilities' access to micro-finance services in Kilimanjaro, Tanzania. The study used the case study design since the study intended to draw conclusions for a specific community in the study area. Through purposive and snowball sampling, the study involved four SACCOS and selected households that had People with Disabilities. The study picked 50 People with Disabilities aged 15 years and above (Members and non-members) and 7 SACCO's employees. Data collection involved a questionnaire and an interview schedule. The analysis of qualitative data took place through the thematic approach. The researcher coded the quantitative data into the SPSS, which determined the Relative Importance Index (RII), indicating factors affecting People with Disabilities' access to SACCO's services. The findings lead to a conclusion that little or no specific plans existed to cater for the needs of the People with Disabilities. Factors that majorly affected People with Disabilities' access to financial services related to either People with Disabilities' families or to the SACCOS's administration. Family background, level of education and type of disability directly related to the People with Disabilities' families while policy and legal conditions, limited SACCOS information and SACCOS publicity related to the SACCOS administration. The study recommends that the SACCOS need to conduct capacity-building and sensitization workshops toward People with Disabilities' self-determination and critical decisions to engage actively into entrepreneurship activities. Furthermore, the SACCOS need to have friendly and welcoming policies that support specific needs of People with Disabilities. Keyword: People with disabilities; microfinance institutions; SACCOS; financial services