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How do economically active people with disabilities access microfinance?

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Abstract:

Many economically active people with disabilities do not have access to affordable financial products and services. The consequence is that not only do people with disabilities experience social exclusion, but they also struggle to secure their financial lives. Although microfinance has been widely used in Bangladesh for more than three decades as a tool for reducing poverty and empowering poor people, few Microfinance Institutions (MFIs) recently started providing microfinance to some selected economically active people with disabilities. However, very little evidence exists to show how people with disabilities access microfinance. Therefore, the aim of this research is to identify the barriers or challenges that people with disabilities face to access microfinance. This study uses a qualitative case study approach based on interviews with thirty-five economically active people with disabilities and ten stakeholders along with document analysis and observation as a tool for research data collection. Data analysis was conducted using thematic analysis, with findings showing that people with disabilities face substantial barriers to access microfinance. These barriers include harder credit conditions, lack of social capital, negative staff attitudes, no or insufficient training, and absence of an integrated approach. The research suggests that the government should formulate an integrated policy framework aiming to help people with disabilities for financial inclusion. Moreover, Non-Governmental Organizations (NGOs), Disabled People Organizations (DPOs), MFIs and

people with disabilities could come together to develop an effective partnership for designing social and economic development programs that can empower people with disabilities. Finally, this research suggests some of the key strategies such as to develop MFI's anti-discrimination policies and their implementation, convenient credit design for people with disabilities, improve skills, enhance capacities and, build self-confidence of people with disabilities. Furthermore, this research recommends that MFIs could provide financial literacy to people with disabilities, training to MFIs staff on disability issues, raise awareness among credit group members about disability, and more importantly identify people with disabilities especially in the rural areas to enhance financial inclusion of people with disabilities.

Keywords: People with Disabilities, Economically Active, Microfinance, Bangladesh, Barriers, Discrimination, Access to Microcredit.

1. Introduction:

People with disabilities are the poorest of the poor being marginalised in society and having limited access to social development programs (Sanson et al., 2018). Scholar argues that excluding vulnerable groups such as people with disabilities might impede to achieve Sustainable Development Goals (SDGs) and ensure an inclusive society (Lagrelus, 2016). Thus, to include and empower people with disabilities in mainstream society, microfinance could be a possible solution.

Microfinance, which is known as the provision of formal financial services such as credit, savings and insurance adapted predominantly for poor people, is used in the development of businesses to generate income (Mersland, 2013). Microfinance is perceived as a tool to reduce poverty and achieve economic empowerment of people with disabilities (Armendariz and Labie, 2011; Mersland, 2006). Microfinance is also expected to meet the financial needs of clients with disabilities (Lewis, 2004), and support to invest in economic activities which might enhance living standards of the microfinance recipients (Lagrelus, 2016).

While Microfinance Institutions (MFIs) do not refuse to provide financial services to anyone, people with disabilities have rare access to microfinance. Lack of access to credit is one of the barriers faced by poor people especially in the Global South (Hermes and Lensink, 2007). Although people with disabilities are economically active, they have less access to economic opportunities (Handicap International, 2006; Lagrelus, 2016). MFIs need to provide more attention to the needs of people with disabilities while offering financial services (Gupta, 2014).

The impact of microfinance over the lives of people is a matter of debate. Some studies showed the positive effect of microfinance on clients' lives (Cotler and Woodruff, 2008; Odell, 2010). For instance, Khandkar et al. (2016) using panel data showed that 2.5 million households have graduated from poverty by accessing microfinance sustainably in Bangladesh. Other studies found that the involvement in income-earning opportunities can financially empower and reduce unemployment of people with disabilities (Cole et al, 2007; OECD, 2003). However, some randomized evaluations did not find major impacts of microfinance (Banerjee et al., 2015). A study conducted by Guerin and Kumar (2017) argued that accessing microfinance might not empower marginalised groups of people in society.

Abundant research has been conducted on the issue of microfinance, but very few address the issue of people with disabilities and their access to microfinance. Most importantly, almost no research has been conducted in the context of Bangladesh. Although some MFIs have started microfinance projects for economically active people with disabilities in the country on an experimental basis, the results are yet unknown. Therefore, the motivation of this research is to understand within the present socio-economic context of Bangladesh, how people with disabilities are accessing microfinance. In this research, the term 'economically active people with disabilities' refers to those people who have disabilities and are involved in income-earning opportunities.

The rest of the paper is organised in this way: the second section will present an overview of the Bangladesh country context, the microfinance market, and people with disabilities; the third section will discuss about the research method; the fourth section will explore the findings of this research; the last section will summarise the findings and offer some policy guidelines for the benefits of the economically active people with disabilities and also for MFIs.

2. Bangladesh, Microfinance and People with Disabilities: An Overview

Bangladesh is one of the developing countries in South Asia with more than 165 million population. Economically, Bangladesh has progressed well over the last decade and might emerge as one of the major economies in Asia in coming years (Brewster, 2019). Despite this tremendous progress, the most disadvantaged group such as people with disabilities remain under extreme poverty.

Microfinance has been offered especially to poor people in Bangladesh for more than three decades. Besides Bangladesh government's specialised banks such as the Grameen bank (a noble prize-winning organisation in 2006), commercial banks as well as different departments under multiple ministries of the government, and many Non-Governmental Organisations-Microfinance Institutions (NGO-MFIs) are offering microfinance to poor people mainly with the objective of poverty alleviation and empowerment of poor people. For achieving these objectives, MFIs mainly follow two lending methodologies: joint liability group lending and individual lending. In group lending, credit is provided to a group of borrowers and borrowers of the group are responsible for credit repayment if anyone of the group fails to repay. Non-repayment of a group member might put other members into risk for denial of future access to credit. Thus, group members screen and monitor each other effectively (Eijkel et al, 2011). Individual lending is providing credit to an individual where credit officer can intensively interact with the client. So, the interaction between the credit officer and the individual is crucial because this relationship provides an opportunity to the credit officer to assess and monitor the client.

With the objective to provide operational guidelines to MFIs, oversee the microfinance sector, and protect the interest of the clients among others, Bangladesh government has established the Microcredit Regulatory Authority (MRA) in 2006. According to MRA (2019), 758 listed NGO-MFIs were working in Bangladesh in the end of December 2019. Many leading NGO-MFIs such as BRAC, ASA, TMSS have operational coverage all over the country. These MFIs are providing credit, savings and in some cases, insurance services to the clients. Bangladeshi MFIs have a total of 18,196 branches and serve 31.22 million clients employing 153,919 people (MRA, 2019).

In recent years, some NGO-MFIs started providing microfinance to some economically active people with disabilities. For instance, Bangladesh Rural Advancement Committee (BRAC) started a small-scale pilot project with the partnership of two Disabled People Organisations (DPOs): Centre for Rehabilitation for the Paralysed (CRP) and Action on Disability and Development (ADD). These DPOs provide health related services, advocacy, and training to people with disabilities and they run campaigns to raise public awareness about disability. The DPOs screen people with disabilities who want to receive microcredit and then connect them with the MFI (BRAC, 2019). In another case, Thengamara Mohila Sabuj Sangha (TMSS) started a microfinance project for the economically active people with disabilities. Very few NGO-MFIs have specific microfinance project for people with disabilities in Bangladesh, but

these MFIs argue that they do not exclude people with disabilities in accessing microfinance. Thus, this claim is less justified because very few poor people with disabilities received microfinance in Bangladesh.

3. Method:

This research uses a qualitative approach collecting data through semi-structured in-depth interviews, document analysis and observation. Hence, in this study, a total of 35 economically active people with disabilities have been interviewed (including 25 economically active people with disabilities who have accessed microfinance, and 10 economically active people with disabilities who have been refused access to microfinance) from both rural and urban areas. Moreover, 10 community leaders (including 3 from MFIs, 2 from DPOs, one teacher, one political leader, one religious leader, one health worker and one housemaker) were interviewed from both rural and urban areas. Some of the people with disabilities have had no experience of participating in interviews on a one-to-one basis. As a result and at times, they were also joined by family members and in such cases, I employed triangulation tools such as comparing data with that of other participants, community leaders and microfinance institution staff, and a research assistant, to verify the reliability of the reported data. However, for the purpose of the study, I followed both purposeful and snowball sampling strategies to collect data. Data was collected over an eight month's period (December 2018 to July 2019). In order to select interviewees in urban areas, I developed a partnership with Action on Disability and Development (ADD), International, which is a Disabled People Organization (DPO) working in the urban areas for the empowerment of people with disabilities. In order to interview economically active people with disabilities that received microfinance in rural areas, I have worked with Thengamara Mohila Sabuj Sangha (TMSS), a microfinance institution that provides microcredit to people with disabilities in rural areas in the northern part of Bangladesh. Before conducting the interviews, the participant information sheet and consent form were explained to the participants and written consent from the participants was obtained. Where participants were unable to sign their consent, verbal consent have been recorded through electronic devices such as a mobile phone. If they did not agree then detailed notes were taken. This research complied with the University of Queensland's ethics policies and was approved by the University ethics committee. In the research, the names that are mentioned are pseudonyms.

Figure 1: A man with physical disability in his grocery store



Source: Author (Sarker, Debashis), 2019

Figure 2: A woman with multiple disabilities (physical, cleft lips) is making handicrafts



Source: Author (Sarker, Debashis), 2019

4. Findings:

This study uses Braun and Clarke's (2006) thematic analysis for identifying themes. Themes that are developed from thematic analysis represent the barriers that people with disabilities face to access microfinance in Bangladesh. This study found that economically active people with disabilities experience multiple barriers such as misconception, harder credit conditions, negative staff behaviour, lack of training, and absence of an integrated approach. In the following section, these barriers are discussed:

4.1 Misconception

People with disabilities are subjected to misconception that has greater influence over financial exclusion. While accessing credit is crucial for self-employment, people with disabilities hardly access credit due to misconception. Despite capable of being involved in income-generating activities, people with disabilities are perceived as risky clients and treated as unable to use credit for income generation. Moreover, people with disabilities are perceived to die earlier. Therefore, MFIs become reluctant to provide them credit. Due to poverty, in most cases, MFIs perceive that people with disabilities might use credit for consumption. One community leader from a DPO explained how hard for people with disabilities to access microcredit:

Self-employment is a big challenge. To become self-employed someone needs capital. Generally, people without disabilities face difficulties accessing credit. For people with disabilities it becomes almost impossible to access microcredit. (Manager of a DPO)

The importance of social capital is unquestionable in terms of social and financial inclusion especially for people with disabilities. Social capital¹ is the network of interpersonal relationships among a group of people who knows each other that helps them to live and function together in a particular society. Having a good relationship with the people in the society might benefit people with disabilities for accessing microfinance, for instance, to get a referral because MFIs value the referral before approving credit. However, due to prejudice, most of the people with disabilities are excluded from the social network.

Rejection to access to credit is a common phenomenon that people with disabilities experience due to their poverty. For example, one person with physical disability who has been refused to access credit due to his poverty raised a question about the violation of rights of people with

¹ <https://www.oecd.org/insights/37966934.pdf>

disabilities in terms of accessing credit. He showed his frustration and anger as illustrated below-

People with disabilities who are not doing anything, aren't they human beings? Don't they have the right to live, access to credit? (Rezaul Karim, urban area, age 45)

However, despite limited access to microfinance, clients with disabilities appeared as good clients. The majority of MFIs interviewed expressed their positive opinion about the performance of the people with disabilities regarding credit behavior. For example, one director of an MFI agreed that people with disabilities are good clients and thus he feels that people with disabilities should get more access to microcredit. Moreover, on a personal level, he assured that he would take some initiatives to offer microcredit to more people with disabilities.

We have seen that people with disabilities have a very good transaction record compared to people without disabilities. People with disabilities are loyal to the organisation, pay repayment on time. For these reasons, I think I must take care of this group with special consideration. (Director of an MFI)

This section summarises that MFIs have misconception about the capacity of people with disabilities to use microcredit in productive purposes. Due to the continuous rejection and negative perception, and the lack of social capital, most of the people with disabilities are excluded from financial services. However, since people with disabilities emerged as good clients, some of the MFIs participating in the research are thinking to offer microcredit to more people with disabilities.

4.2 Credit Conditions:

MFIs have several credit conditions that applicants need to comply with for accessing credit. This study found that MFI's existing credit approval process is not disability friendly. As one participant with physical disability shared

Very few MFIs provide microcredit to people with disabilities. They [few MFIs] make credit approval process more complex so that they (MFIs) can avoid providing credit to people with disabilities. (Hasan Mia, urban area, age 22)

However, in most cases, people with disabilities who have no experience of dealing with credit or no/less confidence to use credit, find difficulties to fulfil the credit conditions. Some other key challenges that people with disabilities face to access credit are high-interest rates, lower

credit size and inflexible repayment options, difficulties to manage documents, forced savings, insurance, and available assets.

4.2.1 Interest rate

All the participants interviewed in this research shared that MFIs charge high interest rates for microcredit that leads people with disabilities to become reluctant to ask for credit. As one participant with physical disability shared his concern about the high interest:

I could not get credit from NGO-MFI or banks due to high interest. I do not go to MFIs because I think I will not be able to repay credit due to high interest. (Shakib Ahmed, rural area, age 46)

4.2.2 Credit Size, Repayment

This research found that in few cases, when people with disabilities receive microcredit, they receive a lower amount of credit. Moreover, people with disabilities need to repay credit immediately after receiving credit, in most cases, weekly or bi-weekly. However, due to poverty and having less skills, many people with disabilities cannot generate income immediately after receiving credit. Thus, people with disabilities need longer credit duration and flexible repayment options so that they can generate income and repay. One participant who is blind explained her experience of difficulties to manage immediate repayment

We need to get enough time to invest. If we need to repay credit just one week after getting microcredit, then it becomes difficult for us. We have to sell products, generate income and repay. We cannot generate income just immediately after getting credit. (Razia Begum, urban area, age 45)

MFIs also fear to provide credit to people with disabilities on the ground that people with disabilities are generally perceived to receive grants from the government or NGOs. However, at the time of failure of repayment, the MFIs might keep pressure on people with disabilities to recover credit. In this case, society might perceive NGOs negatively due to this pressure. This might be one of the reasons that MFIs might not provide credit to people with disabilities.

However, despite all misconceptions about the capacity of people with disabilities, one Director of an MFI agreed that people with disabilities are loyal and honest clients. Moreover, clients with disabilities show ethical responsibility to repay on time.

As microfinance clients, we can see that people with disabilities behave honestly. People with disabilities think that since they receive credit, they have an ethical responsibility to repay on time. (Director of an MFI)

4.2.3 Documents

This research found that managing and arranging the necessary documents are key challenges for people with disabilities. Due to less confidence, difficulties to travel, less capacity to deal with people outside of their own families and illiteracy, in most cases, they do not know how to collect the required documents. Sometimes people with disabilities need to sign in the credit application form to apply for the credit. This might not be challenging only for people with disabilities who are illiterate but also for those who are blind.

4.2.4 Savings and Insurance

Generally, one of the preconditions for accessing microcredit is to save first for a few weeks in the MFIs. This put people with disabilities into more vulnerable situations. People with disabilities face difficulties to manage money in order to save first or would use this forced savings as repayment or investment for income generation. Nevertheless, when needed, most people with disabilities cannot withdraw their savings. Therefore, opening an insurance account is not easy for people with disabilities due to discrimination.

4.2.5 Assets

Usually, before proving credit, MFIs staff visit houses of the people with disabilities to assess the capacity to receive credit. One of the many things that MFI's staff assess is the assets of the credit applicant. People with disabilities mainly do small trade in the streets, have less income and thus have fewer assets in the house. When MFI's staff cannot see enough assets in the house then they refuse to provide credit to people with disabilities.

However, while nearly all of the participants' interviewed shared that they need to get flexible credit conditions, one Director of an MFI had different views. He argued that people with disabilities do not need any changes over credit conditions except in exceptional cases. As he argued

I do not think people with disabilities need any flexible conditions to receive microcredit. (Director of an MFI)

This section illustrates that credit conditions are too hard for people with disabilities to address to access credit. Hence, people with disabilities expect more flexibility about credit conditions

but sometimes the MFI managers think that, in general, existing credit conditions are convenient for people with disabilities.

Alongside credit conditions, the unfriendly behaviour of staff of MFIs is one of the key barriers that impede people with disabilities to access microcredit.

4.3. Staff Behaviour:

The role of credit officers has substantial influence on the financial inclusion of people with disabilities. Credit officers of the MFIs are the primary contact persons before accessing credit. To access information about credit, or receive credit or sometimes for repaying the credit, people with disabilities need to visit MFI's offices. In many cases, this research found that credit officers have a prejudice against the capacity of people with disabilities. Moreover, the MFIs' staff do not always behave well with people with disabilities, for instance, staff might keep people with disabilities waiting in the queue, scold them, do not consider health issues or travel obstacles of people with disabilities. Moreover, in many cases, credit officers also behave badly with people with disabilities while recovering credit. The performance in credit recovery is directly related to the performance of the credit officers. Thus, the credit officers might put extra pressure on people with disabilities to recover credit.

4.4. Training

Generally, people with disabilities have less or no education. For engaging in self-employment, training could support people with disabilities to get success in the business. Nevertheless, people with disabilities rarely access training. In few cases when receive training, people with disabilities face difficulties to understand the content of the training and due to the pressure, sometimes they become sick during the training period. Almost all of the participants shared that if people with disabilities would receive training then they could do any kind of work. The training on behavioural changes of MFIs staff especially credit officers of MFIs who works directly with clients with disabilities is much needed.

While the government is trying to provide training to people with disabilities in its training centres, people without disabilities who are rich and have political involvement receive this training in most cases. One of the benefits of receiving this training is that once someone receives training then s/he can show the training certificate to the financial institution to obtain the credit. Therefore, people with disabilities become further excluded from the government's training programs.

While misconception, harder credit conditions, negative staff behaviour and lack of training contribute to creating barriers for people with disabilities, the absence of an integrated approach multiplied the exclusions of people with disabilities in accessing microcredit.

4.5. Integrated Approach

To ensure access to microfinance, MFIs, NGOs, Government, and people with disabilities need to work together. Because one institution might not be able to deliver all required services due to its limitations of funding, or services or coverage or target segments or expertise. For instance, MFIs might provide credit, the government can provide training, and NGOs could raise awareness. As one senior manager of an MFI argued

We have to come together to provide service to people with disabilities. Government or NGO could provide training, somebody needs to provide awareness building support, and others could provide credit. It should be an integrated approach to provide support to people with disabilities [Senior Manager of an MFI].

While credit is essential for people with disabilities, creating and engaging people with disabilities into the market system is similarly significant. For instance, when one person with disability makes a chair with bamboo canes, s/he needs to sell it in the market. Thus, s/he needs more information on how to engage with the market to do business and become self-sustainable.

To initiate a microfinance project for people with disabilities in Bangladesh, donor support plays a significant role. When MFIs get financial donations from donors, they organise projects for people with disabilities. These projects are mostly for an adhoc basis. These donor funded projects continue until the fund runs out.

While people with disabilities are mostly perceived negatively, people in society should come forward to promote positive stories about the competency of people with disabilities. As one senior manager of an MFI stated

We need to showcase the competency and business activity that people with disabilities are doing. This is how we can support them to be confident. (Senior Manager of an MFI)

5. Discussion and Conclusion:

The result of this research suggests that economically active people with disabilities face extensive barriers in accessing microfinance. Misconception, discrimination, and negligence against people with disabilities is a serious barrier that limit the confidence and undermine their abilities to be involved in income-generating activities which is similar to the findings of a study conducted by Gupta (2014).

The current research found that flexible credit conditions and disability-friendly credit product design (Beisland and Mersland 2012) are vital for people with disabilities but these expectations are unheard of in Bangladesh. These initiatives might increase some cost for MFIs especially for designing products, conducting research, using technology, capacity development of staff and test in the market (Mersland, 2005) but overlooking these might increase further exclusions of people with disabilities in accessing microfinance.

The result of this study indicate that MFIs' staff are a major source of discrimination against people with disabilities in accessing microcredit which are in line with those of previous studies (Lapie et al., 2009; Cramm and Finkenflugel, 2008; Beisland and Mersland, 2012). This research also found that MFIs' staff think that people with disabilities should get financial support from the government rather than credit. Positive behaviour of MFIs' staff towards people with disabilities might support for ensuring financial services for people with disabilities.

One interesting finding is that people with disabilities are also reluctant to develop income generation activities. Thus, they mostly depend on the charity and donations and have less confidence that is also echoed in another study conducted by Cramm and Finkenflugel (2008) that stated that due to lack of confidence, people with disabilities become reluctant to be involved in income-generating activities.

Group lending methodology is a popular lending mechanism for offering microcredit to people with disabilities in Bangladesh. Since group members are liable to repay credit when someone fails, people with disabilities are discriminated by the group members due to a negative perception. Without the approval of group members, people with disabilities might not access to microcredit. Hence, raising awareness about the potentials of people with disabilities is one of the key issues to the financial inclusion of these disadvantaged groups.

On the question of training, this research identified that MFI's staff training on disability issues is an important tool to enhance financial inclusion of people with disabilities. MFIs must select and orient their staff for dealing with people with disabilities with due respect. Since DPOs have the expertise to train up people with disabilities, they might integrate their expertise with the affiliation of MFIs activities (Sarker, 2013). MFIs can deploy staff with disabilities who might be strongly involved with designing and implementing financial inclusion projects for people with disabilities. Understanding the need of people with disabilities is critically important to offer them adequate services. This study further found that since people with disabilities have limited information and less awareness about the availability of credit, credit officers could play an important role for more financial inclusion of people with disabilities. Credit officers need to be proactive to create awareness and provide credit to people with disabilities.

Financial literacy is an important issue especially for people with disabilities. Due to illiteracy and financial planning, money management, and awareness about their rights, MFIs can provide intensive financial literacy training to people with disabilities. However, this might create an extra cost for MFIs. Hence, donors and development partners can come forward, and the NGO-MFIs can keep some budget out of its surplus to provide financial literacy to people with disabilities.

Implementing an integrated approach could be a possible solution for ensuring the social and economic empowerment of people with disabilities (Sarker, 2015). Various organisations could come to offer different resources such as credit, business skills training, counselling, literacy and long terms assistance among others to empower people with disabilities that is also resonated in the findings of a study (see Beisland and Mersland, 2012) conducted in Uganda. Moreover, another study in Uganda (Nuwagaba and Rule, 2016) revealed that MFIs do not have to be alone in the support of people with disabilities for their inclusion being required an integrated support from GO, NGO to empower people with disabilities.

The most important finding is that identifying people with disabilities is a crucial task to reach people with disabilities. Unless the accurate number of people with disabilities is visible, MFIs might not see the prospect to design a credit program for people with disabilities. Since some large MFIs have microfinance operations throughout the country, they might use their staff, especially credit officers to identify people with disabilities and build confidence among those people.

The most obvious finding is that in the city area, people with disabilities mostly live in the slums. Slums by nature are densely populated and generally, people have some options to be connected with each other. People with disabilities who are living in slums mostly migrated from the rural areas mainly to do some seasonal small business and beg in the street. However, in rural areas, finding people with disabilities especially women with disabilities is very challenging. Generally, women with disabilities in the rural areas are out of social networks and mostly ostracised. To empower women with disabilities in the rural areas, access to microcredit could play a vital role.

Having policies and acts are necessary but implementing those are equally important. Bangladesh government developed different policies and strategies to empower people with disabilities. Unfortunately, those initiatives did not bring substantial changes over to the lives of people with disabilities. The Microfinance Regulatory Authority (MRA) is supposed to oversee the financial inclusion of all disadvantaged segments of society in Bangladesh. However, all the MFIs' representatives interviewed in this research argued that the regulator is not playing an active role to ensure the financial inclusion of people with disabilities. Hence, the role of regulator, anti-discrimination policy of MFIs and its implementation might reduce barriers for people with disabilities to access microfinance.

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