

IDDC Livelihood Task Group

Briefing on Making Mainstream Microfinance Services Accessible



Why should microfinance be disability inclusive?

Article 27 of the Convention on the Rights of Persons with Disabilities (CRPD) recognises the right to work and employment for persons with disabilities. Therefore, entrepreneurship and self-employment are major interventions for poverty reduction among persons with disabilities. Microfinance institutions (MFIs) can play an important role in alleviating poverty. Persons with disabilities often lack information about how to access financial services and experience low self-esteem and prejudices that prevent them from accessing services of MFIs. As a result, they usually comprise less than 2% of clients of most MFIs. Persons with disabilities are disproportionately poor; they comprise 20% of the world's poorest population and experience limited access to credit and employment opportunities. Thus, they are a vital source of untapped market potential for microfinance institutions. Creating accessible, inclusive microfinance programmes would have a significant impact on expanding human rights and reducing poverty in the global South.

What can microfinance institutions do to become more inclusive?

Microfinance institutions can adjust their methods of selecting recipients and distributing funds. They can make architectural changes to ensure that their premises are accessible. They can distribute information on their programmes in formats that are accessible to all. MFIs can also partner with disabled peoples' organisations (DPOs), non-governmental organisations (NGOs) and other types of non-financial service providers to ensure that their work in distributing funds is complemented by services such as training and business counselling. There is no need for microfinance institutions to create special conditions for clients with disabilities; it is only necessary to ensure that existing services are more accessible. Some microfinance institutions have already successfully implemented measures to become more inclusive. These include: ACCION (www.accion.org) and AMFIU (www.amfiu.org.ug).



George Musaka at IDDC training session, Microfinance Week 2011

For further reading on making microfinance inclusive, please refer to the guide published by IDDC and Handicap International Federation titled [Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries: Funding Mechanisms for Self-Employment](#)

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