



Disability-Inclusive Entrepreneurship and Financial Services Assessment

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Acknowledgments

This report summarizes the findings of a Disability-Inclusive Entrepreneurship and Financial Services Assessment conducted by Grameen Foundation USA in partnership with the National Union of Disabled Persons in Uganda (NUDIPU). The report was written by Bindi Jhaveri, Ellie Ostvig, Bobbi Gray, and Daphine Mawino of Grameen Foundation USA.

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Acronyms

AI	Artificial Intelligence
AT	Assistive Technologies
DFS	Digital Financial Services
FGD	Focus Group Discussions
FSP	Financial Service Provider
GoU	Government of Uganda
KII	Key Informant Interview
OPDs	Organizations of People with Disabilities
MFI	Microfinance Institution
NGO	Non-governmental Organization
NUDIPU	National Union of Disabled Persons in Uganda
PDM	Parish Development Model
UWEP	Uganda Women Entrepreneurship Program
VSLA	Village Savings and Loan Association
WACFIS	West Acholi Cooperative Financial Services Limited
YIDaMS	Youth Inclusive Dairy Market System

Executive Summary

The 2024 Uganda Bureau of Statistics Census found that 13.2% of Ugandans live with some form of disability¹. Women and people in rural areas are more likely to be disabled than their male, urban counterparts, and people with disabilities are more likely to be living in poverty than their non-disabled counterparts. These facts highlight the need for targeted interventions to improve the economic well-being of people with disabilities. From July-October 2025, Grameen Foundation USA and the National Union of Disabled Persons of Uganda (NUDIPU) conducted a multisectoral assessment to identify promising approaches to advance the economic growth of people with disabilities in Uganda, with a specific focus on entrepreneurship and increased access to finance. The assessment focused on entrepreneurship possibilities for adults with disabilities (aged 35 and above) and youth with disabilities (aged 18-35 years).

The assessment identified several promising value chains and livelihoods where people with disabilities, especially youth, are likely to succeed. Key sectors include poultry, retail and wholesale businesses, piggyery, vegetable trading, handicrafts, and tailoring. These sectors are well-suited for people with disabilities because they have the ability to generate regular, daily or weekly income, require limited landholding, and are accessible for people with mobility impairments.

Despite these opportunities, the assessment highlighted significant barriers hindering entrepreneurship among people with disabilities. These include limited access to business finance, limited access to land driven by discrimination in land inheritance practices, communication barriers, mobility challenges, and widespread stigma and social exclusion of people with disabilities. Moreover, many financial service providers perceive youth with disabilities as high-risk borrowers, further complicating their access to necessary funding. Inadequate business and financial management skills, lack of social support and mentorship, and unintentional exclusion from economic growth programs further contribute to people's with disabilities struggles to start and grow successful enterprises.

To address these challenges, public and private stakeholders should design inclusive economic growth programs and financial services that take people's with disabilities barriers, aspirations, and capacities into account. Specifically, Grameen and NUDIPU recommend government, civil society and private sector actors seeking to reach people with disabilities take the following steps:

1. **Promote disability-inclusive value chains and livelihoods.** People with disabilities in Uganda are more likely than their counterparts without disability to have limited landholdings, limited mobility and limited startup capital. Therefore, entrepreneurship support programs should consider promoting livelihoods (such as poultry, retail and wholesale businesses, piggyery, vegetable trading, handicrafts, tailoring, or others) that do not require significant land, physical movement, or startup capital, and also have the potential to produce a regular daily or weekly (as opposed to seasonal) income.

¹The number of Persons With Disability aged 2 and above, based on the six questions and who reported having Some Difficulty; A lot of difficulty; or Cannot do at all is 5,522,588, which represents a prevalence rate of 13.2%. Uganda Bureau of Statistics 2024: The National Population and Housing Census 2024 – Final Report - Volume 1 (Main), Kampala, Uganda. P. 195

2. Design disability-inclusive development projects, by involving people with disabilities and organizations of people with disabilities in project design and implementation. People with disabilities face a variety of barriers to participating in and benefitting from traditional economic growth programs, including inaccessible training formats, social stigma, and irrelevant training content. Development actors should work with people with disabilities and representative organizations of people with disabilities, to identify potential barriers to participation in their programs, and design approaches to overcome or mitigate these barriers. This can be done as part of a project's initial gender and social inclusion analysis, or separately. At the same time, implementers should develop safeguarding plans to ensure no harm is done as an unintended consequence of the project.
3. **Design disability-inclusive financial products and delivery channels:** Financial service providers should design inclusive financial products that respond to the needs, preferences and constraints of people with disabilities. This includes adjusting product terms and conditions, promoting digital financial services (DFS) delivery channels which are easier for people with disabilities to access, improving staff capacity to serve people with disabilities, and enhancing the accessibility of banking infrastructure.
4. **Address social stigma and negative stereotypes about people with disabilities through awareness-raising:** Widespread social stigma and negative stereotypes limit the economic opportunities available to people with disabilities. Stakeholders can address this through awareness-raising in local communities and sharing accurate information about the loan repayment rates and market potential of the people with disabilities client segment with financial service providers. The market information can include the size and potential of the people with disabilities client segment, and their existing repayment habits.
5. **Provide people with disabilities with business and technical training that is practical, accessible, and tailored to their situations:** Business and technical trainings should include communications support, take place in accessible locations and be brief. At the same time, training content should address the specific challenges people with disabilities may face while operating a business, and offer practical solutions. Finally, skills development should be combined with mentorship and/or home visits to improve people's with disabilities confidence and social support.
6. **Promote greater social support and social inclusion for people with disabilities.** People with disabilities experience a great deal of social exclusion and isolation. This limits their access to business and training opportunities, day-to-day business support, and their confidence/agency. Stakeholders can overcome this challenge by engaging family members as supporters of people's businesses, and advocating for the inclusion of people with disabilities in beneficial business networks (such as local community groups, business associations, and agricultural cooperatives.)
7. **Increase access to assistive technologies.** Assistive technologies, such as wheelchairs, tricycles, modified agricultural tools, screen readers, etc. offer a huge boost to people with disabilities by enabling them to farm, travel, use digital financial services, read information online, and undertake a variety of other activities needed to succeed in business. Stakeholders should link people with disabilities to appropriate assistive devices, support local device manufacturers, and offer training/support in how to use them. At the same time, artificial intelligence (AI) has the potential to offer incredible benefits for people with disabilities, and stakeholders should explore opportunities to incorporate it into assistive devices.

8. **Youth-specific support:** Youth seek flexible, individual and group-based financial products that do not require collateral, and they prefer digital financial services delivery channels. Partnerships with youth-led organizations can facilitate mentorship and skills development necessary for income-generating activities or running a small business.

Overall, the assessment underscores the importance of building a more inclusive ecosystem where people with disabilities can thrive. With thoughtful, inclusive products, services and development programming, public and private stakeholders can unlock the entrepreneurship potential of the roughly 5.5 million people in Uganda with disabilities.

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Introduction

This report presents the findings of a rapid assessment conducted to explore economic opportunities and challenges faced by people with disabilities in Uganda, with a particular focus on youth. The 2024 Uganda Bureau of Statistics Census Report found that 13.2% of Ugandans live with some kind of disability². Disabilities are more common among women, older people, refugees, and people in rural areas. People with disabilities are more likely to live in poverty than their counterparts without disability, with 31% of households of people with disabilities living in poverty³, and youth with disabilities are less likely to be educated or literate than non-disabled youth.⁴

The assessment aimed to generate actionable insights to support the development of inclusive livelihood initiatives and inform relevant policy interventions. Specifically, the assessment sought to identify business sectors and value chains with strong potential for income generation among persons with disabilities, especially young people. It also examined the barriers and enabling factors that influence the success of entrepreneurial activities undertaken by people with disabilities. The assessment investigated both supply- and demand-side obstacles that affect access to and utilization of financial services by persons with disabilities, with a focus on improving youth inclusion.

The findings are intended to guide stakeholders, including government bodies, non-governmental organizations (NGOs), organizations of persons with disabilities (OPDs), and financial service providers (FSPs), in designing and implementing more inclusive and effective economic programs.

Methodology

Data for this assessment was collected in July and August 2025 through both primary and secondary data collection methods. Secondary data collection included desk research, while the primary data collection included key informant interviews (KIIs) with local experts, individual interviews with people working on the ground, and focus group discussions (FGDs) with people with disabilities. Specifically, KIIs were conducted with the following groups:

- 8 local government officials in northern, western, and central Uganda,
- 4 international and national NGOs working in the disability-inclusive entrepreneurship space,
- 4 OPDs, and
- 4 members of management at FSPs.

² The number of Persons With Disability aged 2 and above, based on the six questions and who reported having Some Difficulty; A lot of difficulty; or Cannot do at all is 5,522,588, which represents a prevalence rate of 13.2%. Uganda Bureau of Statistics 2024: The National Population and Housing Census 2024 – Final Report - Volume 1 (Main), Kampala, Uganda. P. 195

³ Ministry of Gender, Labour, and Social Development, “Situational Analysis of Persons with Disabilities in Uganda”, September 2020, [pp.vi. https://www.developmentpathways.co.uk/wp-content/uploads/2020/09/Webready-DP1294-ESP-Disability-Uganda-Sept-2020.pdf](https://www.developmentpathways.co.uk/wp-content/uploads/2020/09/Webready-DP1294-ESP-Disability-Uganda-Sept-2020.pdf)

⁴ Uganda Bureau of Statistics (UBOS) and UNICEF. (2018). *Education and Disability in Uganda: Thematic Series based on the 2014 National Population and Housing Census*. Kampala, Uganda: UBOS. Retrieved from https://www.ubos.org/wp-content/uploads/publications/09_2018Education_and_Disability_in_Uganda.pdf

KIIs were conducted with FSP frontline staff. Finally, FGDs were conducted with 217 people with disabilities of all ages and youth (those aged 18-35) with disabilities.

The initial findings were then jointly evaluated and prioritized by a team of technical experts from the National Union for People with Disabilities of Uganda (NUDIPU) and Grameen Foundation, during an Assessment Findings Review Workshop in September 2025.

Research focused on the following topics:

Entrepreneurship Opportunities for People With Disabilities

- 1) Pro-poor value chains in Northern, Western, and Central Uganda
- 2) Value chains and roles (jobs) that people with disabilities are most likely to succeed in
- 3) Barriers people with disabilities face to successful entrepreneurship
- 4) Gender-specific barriers faced by women with disabilities
- 5) Potential facilitators of successful entrepreneurship
- 6) Potential programs and services to link people with disabilities to

Financial Services for People With Disabilities

- 7) Financial services currently used by people with disabilities
- 8) People's with disabilities needs and preferences for financial services
- 9) Demand-side barriers to accessing or adopting financial services
- 10) Supply-side barriers to delivering financial services to people with disabilities
- 11) Facilitators to financial services
- 12) Barriers and facilitators to DFS

Assessment Findings

The findings of the assessment are summarized in the following sections. The detailed findings of focus group discussions, are included in the Annex.

PART 1: ENTREPRENEURSHIP FINDINGS

1. Value Chains and Livelihoods that People with Disabilities Can Succeed in

Consultations with NGOs, OPDs, people with disabilities, and government representatives identified several value chains, business sectors, and roles where people with disabilities in Uganda are likely to succeed. Overall, informants recommended livelihoods that can produce a regular, daily or weekly (as opposed to seasonal) income, do not require significant landholdings, and do not require significant physical labor. The most frequently cited value chains/livelihoods included poultry; retail and wholesale businesses; piggery; vegetable trading and other petty trades; and handicrafts. Poultry-related livelihoods, including poultry-rearing and the sale of poultry feed, were by far the most frequently suggested livelihood, because they produce a regular, daily income (rather than a seasonal income like some agricultural enterprises), have high demand in local markets, and are physically manageable for people with disabilities to undertake. Additionally, participants shared that poultry-related livelihoods have "low startup cost, [and are] space-efficient." Informants also

recommended retail businesses because they have been shown to provide a stable income, are located in one place and easier for people with mobility impairments to manage. Piggery was noted to have very high demand, require less physical labor, and the supplies needed (pig feed) are easy to get. Vegetable trading and other petty trades were also seen as attractive because they can generate a regular, daily income and have low startup costs.

Handicrafts, including sisal making and sisal bags, were also mentioned. However, it was noted that entrepreneurs and entrepreneurship support organizations should only promote crafts with a demonstrated high local market demand. Many crafts do not have a local market. Other frequently mentioned livelihoods/value chains included agro-processing (including coffee, sesame, groundnut, fruit, cassava, and maize processing), DFS (e.g. mobile money and agency banking), and horticulture. Agriculture is the driver of the rural economy. However, the assessment findings favored agricultural livelihoods like horticulture and agro-processing over subsistence farming because access to land is a major constraint for people with disabilities, especially women. If land access is not an issue, people with disabilities can engage in crop farming and livestock rearing.

2. Value Chains and Roles that Youth with Disabilities Can Succeed in

The assessment also looked at what value chains and livelihoods youth with disabilities have a high potential to succeed in. In general, respondents felt that youth with disabilities can succeed in similar livelihoods as adults. However, tailoring was the most frequently recommended livelihood for youth. Tailoring was recommended because of its home-based nature, low mobility demands, and the potential for skill acquisition through vocational training. At the same time, it is important to note that demand for tailoring services is often uneven throughout the year, so tailors must engage in good financial habits such as budgeting and saving, to smooth out their income flows through the year. Other widely cited livelihoods included poultry-rearing and working in retail shops.. Piggery and poultry were said to offer quick returns and have minimal space requirements, and retail shops provide daily income with limited physical movement.

Other less commonly recommended livelihoods included digital financial services, petty trade, handicrafts, and jobs within the cassava value chain.

3. Barriers to Successful Entrepreneurship

While the above value chains and livelihoods hold promise, people with disabilities face many barriers to entering and succeeding in their chosen business. The assessment found that the number-one barrier people with disabilities face to starting or growing businesses is limited access to capital and financing. Respondents noted that many businesses have high startup costs, and people with disabilities find it very difficult to access finance to cover these costs. The drivers of limited access to finance are described in detail in Part 2 of this report. Access to land is also a major barrier, especially for people who want to engage in agriculture, livestock rearing, and apirary. Families discriminate against people with disabilities, especially women, in land inheritance, because of the perception that people with disabilities can not operate businesses successfully. Respondents noted that lack of land also prevents people from joining farmers groups and cooperatives, which are essential business networks to access training, finance, and markets.

Other important barriers to entrepreneurship include communication issues (especially for those with hearing or speech impairments), limited mobility (especially for those with physical impairments), inadequate enterprise selection and business management skills, high levels of stigma and exclusion against people with disabilities, safety and security challenges, and very limited access to assistive technologies (AT). Communication barriers prevent people from talking with customers, suppliers, and FSPs, or participating in business trainings. Mobility issues prevent people from travelling to markets and accessing business services (such as financial services and trainings).

Widespread stigma and social exclusion against people with disabilities by communities, private sector actors, and people's with disabilities own families, is a major cross-cutting challenge. Respondents stated that many community members see people with disabilities as unable to operate businesses, and this affects land inheritance, access to finance, inclusion in business/technical trainings, and inclusion in community development programs. Some even see people with disabilities as cursed, so they avoid interacting with them or doing business with them. In the words of one respondent, "customers will always prefer the competitor who is not disabled. There is a lot of stigma even right from home." Safety and security is also a major issue. Crime, including digital fraud, general robberies, and livestock theft, is a significant issue in Uganda, and people with disabilities often have less ability to prevent or respond to crime. At the same time, respondents noted that people with disabilities are at higher risk of workplace accidents due to limited ability to hear, see, or otherwise prevent an accident as it happens.

AT and universal design are game-changers that can make a variety of livelihoods viable for people with disabilities. For example, wheelchairs and tricycle wheelchairs can reduce mobility challenges. Modified agricultural tools and raised garden beds can make it possible for people with physical disabilities to farm and garden. Digital screen readers and other communication devices can make digital platforms accessible to people with sight and hearing impairments. But there is very limited access to AT in Uganda is a significant barrier, due to the small number of suppliers in the local market, high costs to purchase many AT devices, and limited awareness of the subsidies and support organizations available to increase access to these devices.

4. Barriers to Youth Entrepreneurship

Youth with disabilities also face multifaceted challenges to business growth. The number one barrier youth with disabilities report facing is limited business and financial management skills. In focus groups, youth respondents noted that they, "[do not] know how much to invest, how to manage expenses, calculate profits, market their products, or retain customers." Poor customer care and inadequate record-keeping further affect their business performance. All young people need training, mentorship, social support and guidance when they are just starting businesses. Unfortunately, the assessment found these services are usually not available to youth with disabilities. People with disabilities are often intentionally or unintentionally excluded from trainings by inadequate communications support (e.g. lack of sign language interpretation), stigma and exclusion (people with disabilities fear to come to trainings and/or families do not let people with disabilities leave the house); inaccessible infrastructure; and long distances to training halls. Limited access to investment capital is another major barrier, with youth noting they have insufficient funds to cover startup costs such as renting space or purchasing inventory, and are unable to secure loans due to a lack of collateral. These financial constraints are compounded by high household and personal expenses, which often force youth to divert business funds to meet family needs.

Other barriers include limited access to high-quality agricultural and livestock inputs (including seeds, fertilizers and irrigation equipment), poor business locations, communication barriers, lack of business networks, and lack of family support. Youth often end up in business locations far from busy trading centers because they cannot afford the rental costs of more central locations, and this limits their customer reach and revenue. In terms of social factors, youth with disabilities receive limited support from their families because of the perception that people with disabilities cannot operate businesses. Youth with disabilities also have very weak business networks. Focus group respondents indicated they want knowledgeable mentors who can guide them on what works and does not work in businesses, and where to access services. Youth's lack of networks is partially due to social isolation and stigma. As one informant said, "severely impaired individuals prefer not to associate with others, and they tend to avoid gatherings."

5. Gender-specific Barriers that Women with Disabilities Face

Women with disabilities face specific and often severe barriers to business success. The number one barrier women with disabilities report is limited family support and involuntary social isolation caused by controlling spouses. During focus groups, it was shared that "many women with disabilities are prevented from working due to controlling husbands or societal expectations, leading to a preference for home-based businesses like poultry farming." Another respondent noted that women, "are confined at home...their spouses or relatives don't allow them to move around in the community, since they are vulnerable to rape and other assaults." Another major issue affecting women with disabilities is gender-based violence. This includes physical abuse and financial abuse from spouses and sexual abuse by others. One respondent noted, "what a woman produces is taken away by a man or husband, and because you have no voice and because you are vulnerable, you succumb to that kind of abuse, and when these women stand to fight for their rights, they are battered." Heavy household caregiving responsibilities are also a major challenge, limiting the time and flexibility women have available for business operations. This is particularly true for single mothers and the caregivers of children with disabilities. Other significant barriers cited by respondents include limited mobility, lack of assistive devices, stigma and negative perceptions of people with disabilities.

6. Facilitators of Successful Entrepreneurship

The rapid assessment also identified facilitators that can overcome the barriers people with disabilities face and sustainably improve their entrepreneurship outcomes. Key facilitators recommended included:

- 1) Promoting agricultural livelihoods that do not require significant landholdings, given many people with disabilities do not have access to land.
- 2) Involving people with disabilities and OPDs meaningfully in program design and implementation, adhering to the principle of "Nothing about us without us."
- 3) **Addressing the stigma and negative perceptions of people with disabilities by communities, families and private sector actors.** This stigma is a major underlying factor causing social isolation and limiting the resources, opportunities, and family support for people with disabilities.
- 4) **Increasing people's with disabilities access to a range of financial services for business growth.** This includes both informal and formal financial services, and ensuring these services are physically accessible to those with a wide range of disabilities.

- 5) **Providing people with disabilities with targeted, accessible business and technical training.** These trainings must address the communications and infrastructure barriers which prevent people with disabilities from attending many other trainings. This can be done through the presence of sign language interpreters, braille training materials, locating trainings nearby where people live, using training halls with accessible infrastructure and a variety of other modifications. At the same time, the training content should address the day-to-day challenges people with disabilities can face when running their businesses and offer practical solutions.
- 6) **Promoting the development of social support networks for people with disabilities.** This includes working to strengthen family support for people's with disabilities businesses, and helping people with disabilities participate in beneficial business networks (such as cooperatives, business associations, farmers and enterprise groups, savings groups, etc.)
- 7) Combining livelihoods support with social support, for example mentorship and home visits to boost confidence, particularly for first-time entrepreneurs.
- 8) **Increasing people's with disabilities access to AT,** through linkages to AT providers, support to local manufacturers, and grants.
- 9) **Ensuring economic growth programs are disability-inclusive, by designing with people's with disabilities barriers in mind.** Implementers should make intentional efforts to register people with disabilities into programs, recognizing that they will not turn up to general community registration efforts due to the stigma and social isolation they face. They should also ensure trainings are accessible to people with disabilities and address the specific entrepreneurship challenges they may face. Consider the constraints (such as lack of AT) that prevent people with disabilities from succeeding in many livelihoods and either select livelihoods they can succeed in without AT, or incorporate AT into your project planning. These are just a few ideas, and implementers can design numerous other approaches to address the barriers that people with disabilities face to participating in, and benefitting from economic growth programs.
- 10) **Linking people with disabilities to existing programs and services that can improve their self-reliance and economic outcomes.** There are a variety of public and NGO services available in Uganda that seek to improve people's with disabilities self-reliance and economic status. Helping people access these services will provide the foundation for their economic success.

Additional suggestions include conditional grants tied to skills training, enhancing digital financial literacy, and improving access to land through strategies like block farming. Value addition, market linkages, and infrastructure support such as storage and processing hubs are also noted as critical to increasing the economic viability of PWD livelihoods. There are currently gaps in specialized consultancies for refugees with disabilities, indicating a need for tailored services in this area. Overall, the data suggests a holistic approach integrating skills development, social inclusion, and infrastructural support to enhance economic empowerment for PWDs.

7. Potential Programs and Services to Link People with Disabilities to

The assessment mapped a diverse range of existing government, NGO, and private-sector programs that stakeholders can link people with disabilities to. The most prominent is the Government of Uganda (GoU)'s Parish Development Model (PDM). 10% of PDM support nationwide is allocated for

people with disabilities. The GoU Youth Livelihood Programme and Emyooga initiative also include people with disabilities as a key target group. The Youth Livelihood Programme supports youth in group-based income-generating projects, and Emyooga supports people with disabilities, women, youth and other specific target groups to establish specialized SACCOs for wealth creation. Programs like the National Special Grant for PWDs, the Uganda Women Entrepreneurship Program (UWEP), and partnerships such as the Mastercard Foundation's "We Can Work" and YIDaMS projects offer both financial and capacity-building support.

OPDs like NUDIPU, NUWODU, Uganda National Association of the Deaf, Show Abilities Uganda, and district-level OPDs play an important coordination, representation and advocacy role, and any implementer should work with them to identify people with disabilities that they might work with. OPDs also directly implement important economic growth programming for people with disabilities, such as NUDIPU's iSAVE program. Several NGOs and community-based organizations (including Light for the World, Ripple Effect, Katalemwa, Humanity & Inclusion) also provide vocational training, rehabilitation services, and AT. However, access to many of these services is constrained by documentation requirements, limited awareness, low group formation among people with disabilities, and stigma.

PART 2: FINANCIAL SERVICES

The assessment found that limited access to investment capital and business finance is the number one barrier people with disabilities experience to starting and growing successful enterprises. The following section focuses on people's with disabilities current usage of financial services, the barriers they face to accessing formal financial services (including digital financial services), and how financial service providers and other stakeholders can design more disability-inclusive financial products and delivery channels.

8. Financial Services and Delivery Channels Currently Used by People with Disabilities

People with disabilities currently rely primarily on informal financial services to support their livelihoods, with savings groups being the most widely used option. These groups, such as the iSAVE groups established by NUDIPU, are valued for their low barriers to entry, flexible savings requirements (as low as 2,000 UGX weekly), and easy to access loans. Their community-based nature makes them very accessible for people with disabilities, especially in areas with limited formal financial infrastructure.

Mobile money services are also extensively used. Mobile money is appreciated for its convenience, ease of use, and the ability to conduct transactions without travelling long distances, which is an essential feature for people with disabilities who face mobility challenges. Formal financial services such as bank or microfinance institution (MFI) savings accounts are used to a lesser extent and the different FSPs that we interviewed reported that people with disabilities comprise between 5% (at most institutions) and 22% of their clientele (at the most disability-inclusive institutions). This uptake remains relatively low, indicating both untapped potential and the need for more inclusive financial strategies. Other informal savings methods like livestock savings, and channels like mobile/agency banking are used occasionally.

Youth with disabilities have very similar financial habits to their older counterparts. However, they are more likely to use mobile banking and agency banking than older adults. .

9. People's with Disabilities Needs and Preferences for Financial Services

The assessment found that people with disabilities are interested in a diverse range of formal financial services, both to support business growth and to protect against unforeseen disasters. At the same time, many prefer digital financial services, because they are easier to access than traditional financial services, especially for people with physical disabilities. Business loans were the most frequently mentioned need, indicating a clear interest in entrepreneurship as a pathway to financial independence. Other highly demanded financial products and services include savings accounts at banks or microfinance institutions (MFIs) and digital/mobile money loans. Formal savings accounts enable users to save securely, earn interest on their savings, and access other services at the financial institution. Digital/mobile money loans are more physically accessible than traditional FSP loans, available instantly, and they are often easier to qualify for than traditional loans.

Respondents also expressed a strong demand for agricultural and education loans, highlighting the importance of agricultural livelihoods and facilitating access to education for long-term empowerment. Finally, respondents expressed interest in health insurance, emergency loans, business and agricultural insurance products.

Youth with disabilities prioritize slightly different financial products than their older counterparts, and they emphasize the need for services that are convenient, low-cost, and locally accessible. The most highly demanded products in our assessment were business loans and digital/mobile money loans (including traditional bank/MFI loans that can be delivered via digital channels).

Other frequently mentioned products were bank/MFI savings accounts and education loans. Education loans can be taken both for supporting the young person's own education (or re-entry into education) or support the education costs of siblings or other family members. These findings suggest a dual focus among youth: on investing in their economic activities and building financial resilience for long-term personal development, particularly through education. Agricultural loans and emergency loans were also mentioned, pointing to the need for context-specific and responsive financial products that can support seasonal livelihoods and help protect against shocks. Less frequently mentioned were insurance services and specialized savings products designed to help youth achieve financial goals.

10. Demand-Side Barriers to Accessing or Adopting Financial Services

People with disabilities are interested in accessing formal financial services for business growth, but they face numerous barriers to both accessing and using financial services successfully. The most frequently cited demand-side barriers that limit people with disabilities are high service fees, long distances and high transport costs, and communication barriers. Long distances are a particular concern for people in rural areas. A variety of communication barriers (including lack of sign language interpreters, language barriers, and low literacy) also prevent people with disabilities from opening accounts and applying for loans. This is particularly true for hearing and visually impaired individuals. Stigma and discriminatory attitudes by FSP staff is also a major issue, discouraging PWDs

from seeking services and making it harder to qualify for financial services when they do seek them. As one respondent notes, “the FSP’s staff, who one may think are educated, also think disability is a curse and don’t want to come near them.”, Respondents also noted that many people with disabilities are simply not aware of the formal financial services available in their area, and there is a need to increase awareness. Finally, low confidence, lack of documentation, and a dependency mentality are some of the other barriers to adopting financial services.

11. Youth Barriers to Accessing and Uptaking Financial Services

Like their older counterparts, the most commonly cited challenges youth with disabilities face are high service fees, long distances and high transport costs to FSP branches, disproportionately affecting youth in rural, hard-to-reach areas. Other frequently mentioned barriers include lack of sufficient income to save, lack of documentation to open accounts (for example, national ID card), and limited awareness of financial services available in their area. DFS (including mobile banking, online banking, and agency banking) could expand access to services, but at least one FSP noted that many youth still do not have sufficient digital literacy to use these services.

12. Supply-Side Barriers to Delivering Financial Services

FSPs, including banks, MFIs, and SACCOs, also face significant barriers to serving people with disabilities, and this prevents them from reaching this large untapped market segments. The most commonly cited challenge FSPs face is communication barriers. Most FSPs lack the sign language interpreters, accessible informational materials and applications needed to communicate with hearing and visually impaired clients. Many FSPs also noted they needed funds to invest in accessible infrastructure and services (examples, ramps, budgeting for longer service times for clients with disabilities, accessible ATMs). Stigma and negative perceptions of people with disabilities by FSP staff is another major barrier. FSP frontline staff (for example Credit Officers and branch management) are responsible for identifying and evaluating potential clients. Yet, many FSP staff view people with disabilities as high-risk and incapable of loan repayment, which discourages inclusive engagement. Respondents noted that some FSP staff even think disability is a curse and avoid people with disabilities. Inaccessible infrastructure was cited as another major barrier. Most FSP branches lack wheelchair accessibility ramps and other assistive technologies. Finally, FSPs noted that their staff have limited training on how to interact effectively and respectfully with people with disabilities, and this prevents them from adding them as clients.

Other barriers noted by FSPs include limited information on the people with disability market segment, the high costs of hiring financial inclusion officers to reach out to underserved communities, and limited understanding of the legal regulations around serving people with disability clients (for example: is it legal to repossess a person with disability’s collateral in cases of loan default?). One FSP we interviewed, West Acholi Cooperative Financial Services Limited (WACFIS), noted that they have grown a large client base of people with disabilities and experience no major barriers in serving them. This indicates that it is very possible to serve people with disabilities successfully, with thoughtful and inclusive service models.

Key informant interviews with FSP management revealed that they experience specific barriers to serving youth with disabilities, including lack of collateral and limited financial literacy and business

skills. They also mentioned a perception that youth are high risk borrowers, which discourages financial institutions from extending credit.

13. Facilitators to Increase People's with Disabilities Access and Adoption of Financial Services

Respondents suggested potential facilitators to sustainably increase access and uptake of financial services for business growth. Key facilitators recommended included:

1) Designing tailored loan products for people with disabilities.

Respondents suggested people with disabilities would benefit from loans with specialized terms, like reduced interest rates, relaxed collateral requirements, and simplified eligibility criteria. However, it is important to note that many financial sector actors do not favor tailored loan products for small market segments. Instead they prefer to make their existing products inclusive and accessible for as many different market segments as possible.

Expanding and promoting the use of DFS. DFS channels, including mobile money, mobile banking, agency banking, ATMs, and digital loan platforms—were seen as critical tools to overcome the physical mobility challenges, long distances and high transport costs that prevent many people with disabilities from travelling to FSP branches. DFS are also often more comfortable to use for people who are worried about experiencing stigma and discrimination at FSP branches. The DFS platforms used must be adapted to be accessible for people with visual, hearing and other impairments.

2) Strengthening the Capacity of FSP staff to serve people with disabilities.

Perceived stigma and discrimination against people with disabilities by FSP staff are some of the strongest barriers people face to accessing financial services. Assessment respondents strongly recommended training and awareness-raising for FSP staff to address the inaccurate stereotypes and biases against people with disabilities that lead to discrimination. Training should also focus on the benefits of providing financial services to people with disabilities and how to serve this client segment effectively and respectfully.

3) Partnering with OPDs to raise awareness of financial services and identify potential clients.

As mentioned above, people with disabilities are much less likely to attend community meetings and other public gatherings, so it can be difficult for FSPs to reach them. Partnering with local OPDs that have existing strong relationships with many people with disabilities is a great way for FSPs to reach them and promote their services.

4) Engaging Sign Language Interpreters, Using Braille Forms, and Other Approaches to Overcome Communication Barriers.

Communication barriers are one of the key reasons some people with disabilities do not engage with FSPs. Employing sign language interpreters, including Braille and high-contrast forms, and other similar techniques can make these services accessible to hearing and visually impaired people. This can be done both for day-to-day service delivery and for financial literacy training. Although some solutions were only mentioned once or twice—such as creating accessible ATMs, offering adapted financial literacy materials, or establishing dedicated staff for PWDs—they reflect a broader recognition that inclusive finance requires systemic change at multiple levels, from product design to service delivery.

5) Offering a Range of Financial Products that Meet the Diverse Needs of People with Disabilities.

People with disabilities (like any client segment) are a diverse group and have a range of financial needs, at varying points in their lives. Some people are also better equipped to manage formal financial services than others. The people with disabilities we interviewed noted they want formal financial services including business loans, savings accounts, digital loans, agriculture loans, education loans, health/business/agriculture insurance, and emergency loans. At the same time, many currently have Village Savings and Loan Association (VSLA) loans and savings accounts, and they appreciate the accessibility and flexibility of these items. Group financial products, like VSLA Savings Accounts and VSLA Group Loans at banks and MFIs, fulfill a vital need by helping VSLA members onramp to formal financial services. Finally, asset loans help people access productive assets and are less likely to be diverted to other purposes. The assessment authors recommend financial service providers offer all these financial products to people with disabilities, and address the barriers that prevent them from taking them up.

14. Facilitators to Serving Youth

Youth consistently emphasized the need to reduce transaction and loan fees and enhance access to digital financial services, including mobile banking and local agent presence. Accessibility improvements, such as making ATMs and digital platforms inclusive for youth with disabilities, were also noted. Additional suggestions included offering monthly repayment schedules and forming partnerships with youth-led organizations to support onboarding and entrepreneurial skills development.

On the product side, VSLAs and savings-linked group loans were the most frequently cited as effective tools for advancing financial inclusion, followed by VSLA group accounts. Other relevant products included agricultural loans, business loans, school fees loans, and collateral-free loans for women with grace periods. These findings suggest that youth prefer flexible, group-based, low-barrier financial products integrated with community support structures and accessible service delivery channels.

Conclusion

This assessment aimed to identify promising entry points and approaches for OPDs, NGOs, government and other stakeholders to sustainably advance the entrepreneurship and financial inclusion of people with disabilities, especially youth, in Uganda. To do this, we sought to understand high-potential livelihoods and value chains that people with disabilities can succeed in; the barriers people with disabilities face to succeeding in business; facilitators or enablers that can help them succeed; financial products and services that meet the needs of people with disabilities; and finally the barriers and facilitators people face to accessing and adopting financial services.

Overall, the assessment found that people with disabilities are more likely to succeed in livelihoods that produce a regular, daily (as opposed to a seasonal) income, do not require significant landholdings, and are feasible for people with mobility impairments to do. Some recommended value chain/livelihoods included poultry; retail and wholesale businesses; piggyery; vegetable trading and other petty trades; and handicrafts. At the same time, several respondents emphasized that people with disabilities can go into almost any livelihood with the right accessibility technologies and support.

While these livelihoods hold promise, people with disabilities face many barriers to succeeding in business. Chief among these are limited access to finance and investment capital; limited access to land (driven by inheritance discrimination amongst other factors), communications and mobility barriers, stigma and social exclusion; and lack of assistive technologies. At the same time, many development programs unintentionally exclude people with disabilities through beneficiary registration and implementation approaches that do not take their constraints into account.

Stakeholders must address these barriers directly if they want to promote entrepreneurship amongst people with disabilities. Stakeholders should also involve OPDs meaningfully in the design and implementation of disability-inclusive programs if they want to be successful. Other key facilitators to successful entrepreneurship include increasing people's with disabilities access to financial services; promoting livelihoods that do not require significant landholdings; addressing the pervasive stigma and discrimination that limits people's with disabilities opportunities; increasing access to assistive technologies; and providing practical, targeted, accessible business and technical/vocational trainings.

Increasing access to user-centered, inclusive financial services for business growth is a key enabler of entrepreneurship for people with disabilities. Currently, people with disabilities have very low access to formal financial services, and rely primarily on savings groups and their friends/relatives for business finance. Mobility challenges are a key barrier to financial access. People with disabilities may have mobility challenges, and they also experience long distances and high transport costs when travelling to FSP branches. Communication is another key challenge. FSPs rarely employ sign language interpreters, Braille forms or other communications tools to communicate with visually and hearing impaired potential clients. Stigma and social exclusion against people with disabilities by FSP staff is a major challenge, and it affects FSPs willingness to extend financial services to them; as well as people's with disabilities confidence in applying for services. Finally, many FSPs have limited experience and understanding of the people with disabilities client segment. They need market information on people with disabilities, and broad capacity-building on how to best serve the segment.

Overall, the assessment underscores the importance of building a more inclusive ecosystem where people with disabilities can thrive. With thoughtful, inclusive products, services and development programming, public and private stakeholders can unlock the entrepreneurship potential of the roughly 5.5 million people in Uganda with disabilities.

Annex: Detailed Findings of Interviews and Focus Group Discussions

The table below outlines the comprehensive findings from the FGDs and KIIs. The frequency indicates how often a finding was mentioned.

PART 1: ENTREPRENEURSHIP

1. Value Chains and Roles that People with Disabilities Can Succeed in

	KEY FINDINGS	Frequency
1	<p><u>Poultry value chain:</u> Poultry rearing/selling, poultry feed-daily income, quick money.</p> <p><i>"Poultry feeds are highly demanded, but quality and production are low"; "most of the quality feeds are imported from Kenya." "Low startup cost, space-efficient, manageable even for persons with mobility impairments. High demand for eggs and chicken meat; poultry is more manageable than other livelihoods in a closed compound and closed setup; government has created extension workers to support people involved in poultry/piggery. Chicks, local breeds, are easily accessed. People see it as easy even if you have a disability. Improved breeds are also good and adaptable to local government"</i></p>	19
2	<p><u>Retail shops:</u> <i>"Leads to good income gains for people with disabilities."</i></p>	12
3	<p><u>Petty trade/Vegetable trading:</u> daily income, quick money</p> <p><i>"Yes, these have improved living conditions of persons with disabilities because of the high population and ready market. Additionally, there is little or no stigma among PWDs in the central region and most of the PWDs are literate."</i></p>	9
	<p><u>Piggery:</u></p> <p><i>"Their demand is high; They are easy to manage and do not require a lot of labour; Establishing them does not require a lot of capital but very profitable"; "High-profit margins; pigs grow fast; manure can be used in gardens; adaptable by youth with mobility challenges."; "Pig farmer, input supplier (feed and drugs), pork butcher, local pork dealer, breeder of piglets."; "Easy to get feeds for pigs compared to other livestock."</i></p>	9

4	<p><u>Crafts:</u> Roles= supplier of sisal and other materials, craft artisan.” Need to be intentional about selecting crafts with market demand. Mentioned more by key informants than focus groups.</p> <p><i>“Individuals can engage in crafting activities; with the right materials, they can create items like bags and earrings.”;</i></p> <p><i>“Lots of entrepreneurship support actors working in this space. For example there are schools and platforms where people can showcase their products.”; NUWODU says crafts create limited income gains due to market saturation and low local demand.”;</i></p> <p><i>“The business of making craft sisal bags from is also good and on high demand from the community...The Craft sisal bags are so much loved by the local communities but they are not available in the market.”</i></p> <p><i>“Some people trained on crafts said the products have no market.”</i></p>	8
5	<p><u>Agro-processing:</u> (e.g. groundnuts, fruits, cassava)</p> <p><i>“Processor (e.g., drying fruits, making flour, juice packaging), packager, branding assistant, quality controller, machine operator (for accessible machines), Packager, Label Designer, Retailer”;</i> Coffee shelling; <i>“Sesame processing and packaging is good. Many landless People with disabilities can purchase crops (g-nuts, simsim, and maize), process, and sell it. Do people earn enough profit when buying from farmers and processing? Yes, but people don’t have capital to buy enough and access to land is a challenge”</i></p>	6
	<p><u>Crop farming/subsistence farming:</u> NUWODU noted crop farming does NOT lead to good income gains because <i>“land access is a big challenge and yields are low without support.”;</i> <i>““Most people with disabilities are not in actual crop production, more processing”</i></p>	6
	<p><u>DFS/Mobile money:</u> Their demand is high. They are easy to manage and do not require a lot of labor. Establishing them does not require a lot of capital but very profitable.</p> <p><i>“Good because you don’t need much physical labor and you can sit in one point. As long as they are literate. Requires family members around to provide security against theft. It’s a good complementary business to their other main business, like if they have a saloon. Depends on type of disability when it comes to security”</i></p>	6

	<p><u>Livestock rearing/dairy value chain:</u></p> <p><i>"The types of training that people with disabilities need include skills in poultry farming, livestock rearing, crafts making, fish farming, business record keeping, and communication skills (as people with disabilities can sometimes come across as rude and arrogant); the dairy value chain there are different ways the young people with disability can be involved either when it come to value addition, they may not need to move from one location to another for example if they wanted to make yogurt out of the dairy or milk and also it provides them various opportunities like one can make ghee, breeder(have the animal once its gives birth you sell it), can easily get family support. pigs, goats, sheep.; Roles include direct livestock rearing, aggregation agents, sales; zero grazing method can be used manage for those who don't have enough land for grazing.";</i> <i>"if you have an improved breed, you will. need special feed. You also need land for cows for example. There are security issues because of cattle theft. This was mentioned a lot by general people with disabilities in FGDs (not the youth). People are currently involved in caring for other people's livestock and buying/selling livestock. Even goats and sheep need some land for grazing. Needs someone to graze them unless you ...prefer piggery since it does not need grazing. Zero-grazing is possible only if you have feed. Overall, not as good as piggery/poultry unless you have land"</i></p>	6
6	<p><u>Boda/Boda, Bicycle repair and parts</u></p>	5
	<p><u>Horticulture:</u></p> <p><i>"Can be done on a small piece of land I have worked in some previous programs on agricultural market systems where it had horticulture production and the uptake among youth with disability was so high. Backyard gardening and backyard farming." "One of the best enterprises for people with disabilities, because you do not need land and you can do year-round because it does not depend on weather, gives daily income."</i></p>	5
	<p><u>Tailoring:</u></p> <p><i>"Skills-based sector with minimal physical exertion; suitable for youth with hearing or mobility impairments. High demand for school uniforms and fashion wear."; NUWODU said tailoring income is very seasonal (i.e. income is good when school is starting.); ""some youth already have this skill but don't have startup capital, most youth with disabilities do this. You can almost earn on a daily basis...some seasons you can make good money (e.g. start of school term, festive season)"</i></p>	4

8	<p><u>PWD can go in any value chain in specific roles:</u></p> <p><i>"We do not think there are specific value chains that people with disabilities should go into, they can go into any value chain. However, within the value chains, there are roles/jobs that people with disabilities are better suited to. We believe it's best to address the barriers that PWD face to participating in value chains, and provide tools to help them work in that value chain...People with disabilities can play a role in most value chains, but the role must be commensurate with their disability"; " As long as people get skilling support, people can go into any value chain depending on the demand of the market. People with disabilities have different levels of disability. If you focus on the government-promoted value chains, it is much easier to get extension support"</i></p>	3
	<p><u>Coffee:</u></p> <p><i>"Those in Busongara South can engage in coffee production, as there are established stores where individuals, including people with disabilities, can buy and sell coffee directly. Coffee shelling: This business is easy for Youth with disabilities who may not be having land to plant coffee but can buy unshelled coffee and adds value. In addition, the shield coffee does not need extensive skill in preserving it." "Some of these value chains, like coffee farming are promoted by government. If you get involved in gov't promoted value chains you can get a lot of seeds, extension support. Coffee is perennial, once you plant it once you will always harvest. Some options are establishing coffee nursery, and the other is coffee farming which requires more land. Land access is a big problem because of stigma against people with disabilities inheriting land"</i></p>	3
	<p><u>Confectionary/bakery</u></p>	3
	<p><u>Maize:</u></p> <p><i>"I think they would work but for one to conclusively say these work for PWDs you need to do a value chain analysis since you need to interact with the youth with disabilities who have experience to be able to tell you that this would work better."</i></p>	3
	<p><u>Shoemaking:</u></p> <p><i>NUWODU said shoemaking leads to good income gains if people are linked to market buyers.; "The craft shoes from Rugabire (made from tires) and other types with value added in terms of design are on demand, affordable to the community, durable and needs less capital."</i></p>	3

	<p><u>Soybeans:</u> <i>"I think they would work but for one to conclusively say these work for PWDs you need to do a value chain analysis since you need to interact with the youth with disabilities who have experience to be able to tell you that this would work better."</i></p>	3
9	<p><u>Groundnut grinding:</u> <i>"Ground nuts are on high demand even in areas where it is not grown but with limited Market and milling machines."</i></p>	2
	<p><u>Education/Trainer/Vocational Trainer</u></p>	2
	<p><u>Hairdressing/saloon:</u> <i>"Hairdresser, makeup artist, salon owner, product seller." "High youth demand, adaptable workstations, and community-based service." "NUWODU said hairdressing leads to good income gains."</i></p>	2
	<p><u>Mushroom:</u> <i>"Producer, Packager, Input Supplier (spores/substrate), Local Distributor."; "Requires small space, low labor intensity, short production cycles. Suitable for people with physical or visual impairments with adaptive techniques."</i></p>	2
	<p><u>Sesame (simsim) production and selling:</u> <i>"This has greatly improved the lives of people with disabilities specifically women in Central, Lango."; "Sesame processing and packaging is good. Many landless People with disabilities can purchase crops (g-nuts, simsim, maize), process, and sell it."</i></p>	2
	<p><u>Soapmaking:</u> <i>"Producer, Retailer, Branding/Packaging Assistant." "Low barrier to entry, scalable, and constant demand in households, institutions, and schools." "Capital remains a stumbling block."</i></p>	2
10	<p><u>Stationery/Printing</u></p>	2
	<p><u>Bricklaying:</u> <i>"Growing demand in construction; can be labor-divided (making vs. selling); physically doable in teams."</i></p>	1

	<u>Leather processing (bags, shoes):</u> <i>"It doesn't require a lot of money. Transportation is not hard. Easy to train them. Tracking profits is easy. Minimal/ No big risks like production."</i>	1
	<u>Oilseed</u>	1
	<u>Phone/electronics repair:</u> <i>"Their demand is high, they are easy to manage and do not require a lot of labor" "Establishing them does not require a lot of capital but very profitable."</i>	1
	<u>Graphics, Filmmaking, Voice Acting, Fashion Design:</u> <i>"I've seen a lot of good success here. You find a lot of talented youth with disabilities in these sectors." Reasons→ "Accessibility- lower barriers to entry. Someone can easily start something compared to other spaces where you need a lot of accommodation; Interesting life stories and experiences to share; Lots of entrepreneurship support actors working in this space. For example, there are schools and platforms where people can showcase their products."</i>	1
	<u>Digital Technologies and Digital Economy:</u> <i>"I am not conversant with the digital tech space but as a sector broadly I have seen a lot of our programs focus on digital economy."</i>	1
	<u>Restaurant</u>	1

2. Value Chains and Roles that Youth with Disabilities Can Succeed in

	KEY FINDINGS	Frequency
1	<u>Tailoring</u>	5
2	<u>Piggery:</u> <i>"Can be done at home with family support, feeds can be obtained locally, highly profitable(can produce 3 times a year)"</i>	3

	<u>Poultry:</u> <i>"It doesn't require a big space, brings income quickly, is Easy to manage with support from family members, and there is a ready market in nearby towns"</i>	3
	<u>Retail shop:</u> Limited movements, daily income	3
	<u>Welding and mechanics:</u> profitable <i>"Capital for welding machines and startup materials is a barrier"</i>	3
3	<u>Mobile money and Agency banking:</u> <i>"Highly demanded services that guarantee market availability, it's easy to manage since it requires sitting in one place."</i>	2
	<u>Petty trade:</u> Selling agricultural produce	2
4	<u>Cassava:</u> <i>"I think they would work but for one to conclusively say these work for PWDs you need to do a value chain analysis since you need to interact with the youth with disabilities who have experience to be able to tell you that this would work better."</i>	1
	<u>Craft:</u> can be done from home, no rent or other costs involved	1
	<u>Machines and motor spares:</u> Profitable, can be done at home	1
	<u>Restaurant:</u> Market availability	1
	<u>Saloon:</u> Limited movements, daily income	1
	<u>Stationery/printing services:</u> experienced in the field, ready market in town	1

3. Barriers to Successful Entrepreneurship

	KEY FINDINGS	Frequency
1	<p><u>Limited access to investment capital/finance:</u></p> <p><i>“Access to capital is a major concern -most FSPs believe that many PWDs are unable to pay back loans.”; “Access to financing is a significant barrier for people with disabilities (PWDs). Financial service providers (FSPs) often hold a negative perception of PWDs, assuming they are unlikely to repay loans.”; “Cost of equipment to enter digital creative sector (like video cameras, modified instruments, studio equipment”; cost of digital devices for digital economy; “Not eligible to attract external financing due to quality of borrowers. They don’t qualify due to stigma by FSPs, not having a bankable business, not having sufficient cash flow within your business. Traceability and enforcement of loans.”; “Need for starting capital, lack of collateral for loans,”; “MM needs a lot of capital to thrive.” NUDIPU strongly agrees this is a barrier.</i></p>	20
2	<p><u>Limited access to land:</u></p> <p><i>“PWD are discriminated against in land inheritance...that is why we have a lot of farmer groups/cooperatives that don’t accept PWD in the groups”; women especially are discriminated; “Denial of inheritance rights.” NUDIPU strongly agrees this is a barrier</i></p>	16
3	<p><u>Communication barriers:</u></p> <p><i>“Deaf - not everyone knows sign language,”; “limited knowledge of sign language interpretation makes communication difficult and sometimes impossible”; “language barriers exist for those who don’t know sign language.”; NUDIPU strongly agrees this is a barrier; “people do not calculate profits and work on losses, customer care, no business plans. They are just gambling on their businesses.”</i></p>	14
	<p><u>Limited mobility:</u></p> <p><i>“Mobility poses a challenge for those who are physically handicapped, particularly in cattle rearing and selling.” “Transporting coffee from mountainous areas to coffee centers is also difficult for people with disabilities.”; limited access to mobility appliances like wheel chairs and tricycles, which affects marketing of their products; “Input suppliers, transporters require a lot of movement”; “transport challenges”; NUDIPU strongly agrees this is a barrier; “people have problems moving goods to market. Most women are stuck at home can’t go to market due to husbands forbidding movement”</i></p>	14
4	<p><u>Limited business skills</u></p>	13

5	<p><u>Stigma/exclusion:</u> <i>"Many PWDs lack skills because they are often excluded from community mobilization efforts for training opportunities. Another challenge is the lack of information available to them, as well as negative attitudes from the community."; "stigma and discrimination against people with disabilities. Rural communities have the highest level of stigma and discrimination. Perception that PWD cannot contribute economically in this space."; "Belief that a handicapped person cannot run any kind of business."; "also buying products from PWDs in this error there still people who feel if I buy from this person who has an impairment I am buying curses."; "Language barrier and stigma from other peers and the customer."; "PWDs often face discrimination, which affects their sales and customer relationships."; ""Customers will always prefer the competitor who is not disabled. There is a lot of stigma even right from home"</i></p>	11
6	<p><u>Lack of assistive technologies:</u> <i>"There is a need for disability-friendly technologies, such as apiaries designed to be accessible on the ground rather than in trees."; [in agriculture] "Accessibility Technologies-physically disabled are not able to use tools and equipment Lack of Assistive Technologies within ag space (for example modified hoes, etc."; "Expensive for companies to provide accommodation/assistive tech for PWD."; "[Agro-]Processing equipment is not tailored for people with disabilities."; "People with physical impairment have to do hard physical work while farming. They do not have {ag} tools tailored to their disabilities."; "Lack of....last mile distribution."; ""lack of wheelchairs, etc. to reach market. This is the first priority that people with disabilities need to succeed in any sort of business. People with tricycles are better off. This is actually Barrier #1 that people need to overcome to succeed. There also needs to be more accessible infrastructure. For people with physical disabilities who do need assistive devices this is the number 1 barrier."</i></p>	9
7	<p><u>Low demand</u> (tailoring in rural areas, restaurant, welding); <i>"Some people say there is low market demand others say they make income...tailoring is a seasonal business. You have competition if you don't have good technical skills in fashion/design. Demand will be low if you have limited mobility and can only sell from your village."</i></p>	10
	<p><u>Safety and security concerns:</u> <i>"High risk of accidents on the job."; "Women with disabilities have reduced ability to escape from any danger. For example, a deaf person will not hear warning signs of a workplace accident"; "MM [has]...a lot of theft, e.g. conmen"; "there is livestock theft, crops stolen from the garden, people hijacking you";</i></p>	10
8	<p><u>Limited access to good quality ag/livestock inputs:</u> High cost of inputs</p>	8

	<i>"High cost of factory feeds"; "Lack of income to purchase, last mile distribution."; limited water for horticulture; 'expensive feeds'; "Poor quality seeds"; "during the dry season, youth cannot irrigate crops due to a lack of water pumps."; "People with limited mobility miss out on seed distributions and trainings, etc."</i>	
9	<u>Limited access to appropriate training:</u> <i>"Training not easily tailored to people with disabilities. For example the training is generic, lacks communications support"; lack of PWD as Ag Extension agents to deliver trainings. ; • Barriers to communication, limited Mobility, Inaccessible infrastructure, Content doesn't address adjustments that people with disabilities will need to make; Stigma against PWD makes people reluctant to attend training."; "Inaccessible training centers, limited materials in braille or sign language"; "Development projects are not really inclusive because trainings are too far from people with disabilities, not accessible...NUDIPU works a lot on inclusiveness"</i>	7
	<u>Seasonal/irregular income streams:</u> for example, farming and tailoring	7
10	<u>Inadequate technical skills:</u> Inadequate knowledge and skills of managing the livelihoods resulting into poor quality products and low profit; limited tailoring and digital skills, <i>"Skills in making the sisal bags and shoes"</i>	6
	<u>Low confidence:</u> <i>"Disabled youth often experience a negative mindset and an inferiority complex."; PWDs may struggle with low self-esteem, making them hesitant to pursue financial opportunities."; "Lack of exposure [to other people and opportunities] makes people believe that they cannot do something on their own; but in actual sense they would manage if they tried."</i>	6
11	<u>Giving up on the business too soon:</u> <i>"This happens because youth do not have a mentor and don't have the social networks/mentors to know when their business needs to start succeeding."</i>	5
	<u>High operational costs</u>	5
	<u>Limited access to markets/Transport:</u> <i>"Transportation issues are another common challenge that affects nearly all value chains."; "a poor road network to reach markets"</i>	5

12	<p><u>Lack of business and social networks:</u> <i>"Most youth with disabilities is familiar to their local dealers who buy their coffee cheaply and therefore need to establish wider network to supply their products at good prices."</i></p>	4
13	<p><u>Difficulty engaging in labor-intensive activities:</u> PWDs don't engage in crop production</p>	3
	<p><u>Inaccessible infrastructure:</u> <i>"Many business premises lack ramps and accessibility, making it difficult for PWDs to operate."; "people are not comfortable going to banks and businesses due to slippery stairs, even renting a business location without stairs is a challenge."</i></p>	3
	<p><u>Livestock/poultry diseases</u></p>	3
	<p><u>Poor business location:</u> <i>"To save on rent, many are forced to choose low-traffic areas, affecting sales."</i></p>	3
	<p><u>Poor infrastructure for agricultural goods</u> (e.g. storage facilities)</p>	3
	<p><u>Price fluctuations for agricultural commodities</u></p>	3
14	<p><u>Weather disasters</u> (flooding)</p>	3
	<p><u>Limited access to market information and training information</u></p>	2
14	<p><u>Limited financial literacy:</u> <i>"Many rarely handle money, do not have bank accounts, and are hesitant to borrow since they are accustomed to receiving grants."</i></p>	2

	<p><u>Isolation:</u> People with Disabilities rarely join community/farmer/entrepreneurship groups <i>"Not in groups (only form groups to get grants)." "Some individuals tend to keep PWDs at home, preventing them from attending school or participating in social activities." "There are few PWDs in community groups, and PDM often target these groups for funding. Many PWDs prefer to have their own groups rather than mix with others, which can create challenges due to the required minimum number of members needed to form a group."</i></p>	2
	<p><u>Limited formal, technical/vocational education–</u> <i>"No, they rarely go to learning institutions. They don't have skills, and they don't want to go to institutions." "Classroom infrastructure and training facilities, learning materials are not accessible."</i></p>	2
	<p><u>Poor enterprise selection–</u> <i>"Wrong enterprise selection without cost benefit analysis." "Starting businesses without understanding local market demands results in failure."</i></p>	2
15	<p><u>Dependency mentality:</u> <i>"Many are hesitant to borrow since they are accustomed to receiving grants."</i></p>	1
	<p><u>Low crop quality:</u> <i>"When it comes to maize, its quality impacts the market at various stages, from production to value addition."</i></p>	1
	<p><u>High competition</u></p>	1
	<p><u>Underdeveloped economic sectors:</u> <i>"Creative space is very nascent and informal in Uganda. Most jobs are freelance and don't have stability, social protection."</i></p>	1
	<p><u>Development projects are usually not disability-inclusive</u> <i>"Projects exclude PWD or fail to engage them meaningfully; Lack of meaningful budgeting and programming for PWD inclusion; NGOs are not skilled at identifying people with hidden disability is a challenge, so they are not registered into your program."</i></p>	1

	<u>Digital exclusion</u> <i>"Digital tools and platforms for business promotion, mobile money, or e-commerce are not always accessible or usable by women with certain disabilities (e.g., visual or hearing impairments), limiting their competitiveness in a digital economy."</i>	1
	<u>High household/personal expenses costs</u> <i>"Household responsibilities and overspending on personal needs strains business finances."</i>	1
	<u>Lack of awareness (or support for) of the value of PWD peer trainers</u>	1
	<u>Limited access to digital devices for marketing, etc.</u>	1
	<u>Limited access to market stalls</u>	1
	<u>Limited access to veterinary services for piggery</u>	1
	<u>Limited family support:</u> <i>"There is often little to no family support, especially for those with significant disabilities needing assistance."</i>	1

4. Barriers to Youth Entrepreneurship

	KEY FINDINGS	Frequency
1	<u>Limited Business Skills:</u> Lack of training, the youth mentioned <i>"They don't know how much to invest, how to manage expenses, calculate profits, market their products, or retain customers." "Poor Customer Interaction: Rude communication can deter customers," "Poor record keeping, most youth do not maintain proper business records to track sales and expenditures."</i> NUDIPU agrees with this.	7

2	<p><u>Limited access to investment capital/finance:</u> <i>"Limited capital to operate the business successfully/inability to access loans, especially us youth since we don't have security." "Many youths cannot rent space or stock enough products to start their business."; "limited access to finance because youth lack collateral."</i></p>	6
3	<p><u>High household/personal expenses:</u> Household responsibilities and overspending on personal needs strains business finances. <i>"One of the biggest barriers: when an individual starts a business, they often begin taking money out of it to meet family needs, even though the business hasn't yet made any profits. profits."</i></p>	3
	<p><u>Limited access to good quality ag/livestock inputs:</u> <i>"Poor quality equipment and inputs, Fertilizers, and other materials are often below standard, leading to low-quality outputs." "Limited access to resources, during the dry season, youth cannot irrigate crops due to a lack of water pumps."</i></p>	3
4	<p><u>Communication barriers:</u> <i>"Language barriers exist for those who don't know sign language." "The biggest challenge is understanding sign language, so it only affects the verbally impaired."</i></p>	2
	<p><u>Lack of business and social networks:</u> <i>"Lack of networking with others in the same business" "Lack of experienced mentors, and guidance." "This is true most times, severely impaired individuals prefer not to associate with others, and they tend to avoid gatherings."</i></p>	2
	<p><u>Limited Family Support:</u> There is often little to no family support, especially for those with significant disabilities needing assistance.</p>	2
	<p><u>Poor Business Location:</u> <i>"The location of business determines the growth of the business." "To save on rent, many are forced to choose low-traffic areas, affecting sales." "Depends on the type of business, for example, a retail shop might work well in the village and a slum than in the center of a big town."</i></p>	2

	<u>Safety and security Concerns:</u> <i>"Youths who take drugs rob our businesses, and many PWDs face challenges in movement, impacting business operations."</i>	2
	<u>Poor enterprise selection:</u> <i>"Starting businesses without understanding local market demands results in failure."</i>	1
	<u>Limited Access to Digital Devices:</u> Many have limited or no access to digital tools for marketing and don't know how to use them.	1
5	<u>Inaccessible Infrastructure:</u> Many business premises lack ramps and accessibility, making it difficult for PWDs to operate.	1
	<u>Stigma/exclusion:</u> PWDs often face discrimination, which affects their sales and customer relationships.	1
	<u>Limited access to markets/Transport</u> <i>"Poor Road network to reach markets"</i>	1
	<u>Competition</u> , for example, new coffee sellers struggle to compete with established ones who may undercut prices.	1

5. Gender-specific Barriers that Women with Disabilities Face

	KEY FINDINGS	Frequency
1	<u>Limited Family Support and Social Isolation Caused by Family:</u> <i>"Many struggle to access markets and are often outcompeted for resources and customers. The commonest means of transport is bodaboda which may not be comfortable for women with disabilities.";</i> <i>"Many women with disabilities are prevented from working due to controlling husbands or societal expectations, leading to a preference for home-based businesses like poultry farming.";</i> Daphne notes this was frequently mentioned during FGDs	13
2	<u>GBV-</u>	12

	<p><i>"Married women with disabilities are expected to provide, but women with disabilities have difficulty contributing income and that leads to conflicts and GBV in home"; "they are confined at home, their spouses or relatives don't allow them to move around in the community, since they are vulnerable to rape and other assaults"; "Protection and gender-based violence, what a woman produces is taken away from a man or husband, and because you have no voice and because you are vulnerable, you succumb to that kind of abuse, and when these women stand to fight for their rights, they are battered. Sex abuse is also common here. There are cases where one (man) is willing to do something for you in exchange for sex."; "Domestic violence in the family limits the growth of the business. Some husbands sell their wives produce and take the money away."; "Women especially face exploitation and harassment when seeking business or employment opportunities, eg, when seeking help during registration and approval. "They love us at night but deny us during the day. beautiful at night, ugly in the day. and they use us and steal money from us."</i></p>	
	<p><u>Heavy household/childcare responsibilities:</u></p> <p><i>"Many women with disabilities also care for children or other family members and may not have reliable support systems, which reduces the time they can invest in growing their businesses."; "Caregiving responsibilities, particularly for mothers with disabilities or mothers of children with disabilities."; "Most women with disabilities are single mothers who are overwhelmed with multiple responsibilities and therefore fails to manage and sustain their small businesses."; "women said this limits/ reduces their time and delays in reaching or returning back from markets."</i></p>	12
3	<p><u>Limited mobility:</u></p> <p><i>"Limited mobility...when accessing markets."; "Many struggle to access markets and are often outcompeted for resources and customers. The commonest means of transport is bodaboda which may not be comfortable for women with disabilities."; "double costs [are] charged for transporting a wheelchair."</i></p>	11
	<p><u>Lack of assistive devices:</u></p> <p><i>"Barriers like inaccessibility of transport for women with disabilities hinder their ability to reach markets."</i></p>	10
4	<p><u>Stigma/negative mindset about people with disabilities business:</u></p> <p><i>"There is a prevalent stigma in the community that PWDs, especially women, are unable to contribute and that they should stay at home, leading to a lack of family and community support in running a successful business."; "PWDs face negative perceptions(PWDs are cursed, contagious, etc), which discourages potential customers and affects their business success."</i></p>	10

5	<u>Lower access to education/literacy:</u> <i>"Low literacy rates among women with disabilities, especially in rural areas."; "Most women with disabilities are illiterate and lack digital skills in marketing their products and therefore do not improve on value addition for their products due to limited exposure."</i>	8
6	<u>Limited access to land:</u> <i>"PWD are discriminated against in land inheritance...that is why we have a lot of farmer groups/cooperatives that don't accept PWD in the groups"; women especially are discriminated</i>	7
7	<u>Traditional gender roles/discrimination against women:</u> <i>"Men are favored for business opportunities and training"</i>	4
8	<u>Limited access to appropriate training:</u> due to mobility challenges, caregiving responsibilities	1
	<u>Limited access to finance:</u> <i>"Women with disabilities.. are frequently excluded from formal financial services due to low financial literacy, lack of collateral, or discriminatory practices by lenders.</i>	1
	<u>Limited business networks:</u> <i>"Women with disabilities are rarely represented in local business associations or decision-making forums, limiting their access to business networks, support services, and collective advocacy for inclusive policies."</i>	1
	<u>Low confidence</u>	1
	<u>High competition</u>	1

6. Facilitators of Successful Entrepreneurship

KEY FINDINGS	Frequency
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1	<u>Agricultural activities that require limited land</u>	5
	<u>Involve PWD and OPDs in program design and program implementation</u> (“Nothing about us without us”)	3
2	<u>Business and Marketing Training:</u> Business training; Training on skills and marketing <i>“Training of trainers for technical staff is needed. Skilling centres needed to train the PWDs”; “The types of training that PWDs need include skills in poultry farming, livestock rearing, crafts making, fish farming, business record keeping, and communication skills (as PWDs can sometimes come across as rude and arrogant).”</i>	3
3	<u>Address stigma:</u> <i>“Inclusion is most successful when interventions also tackle community attitudes and physical accessibility.”; “. Communities need awareness to stop discrimination and stigma.”</i>	2
	<u>Combine livelihoods support with psychosocial support and mentorship:</u> <i>“Home visits to boost people’s self-esteem.”; “Combine livelihood support with continuous mentorship and psychosocial support. This builds confidence, especially among first-time entrepreneurs with disabilities.”</i>	2
4	<u>Technical training:</u> <i>“The types of training that PWDs need include skills in poultry farming, livestock rearing, crafts making, fish farming, business record keeping, and communication skills (as PWDs can sometimes come across as rude and arrogant).; “People with disabilities already have some basic agricultural skills except for vocational skills which they need to access from other actors.”</i>	2
	<u>Address the accessibility of community infrastructure</u>	1
5	<u>Conditional grants:</u> (Require people/groups receiving grants to attend trainings or other useful conditions) <i>“Attach conditions to the grants, e.g., skills to start small, start with demos and hands-on training.”</i>	1
	<u>Digital financial literacy</u>	1

<u>Enhancing access to land for agriculture:</u> <i>"Block farming, engaging gatekeepers who can allocate land is effective."</i>	1
<u>Find ways to boost the value of PWD's existing agriculture, other livelihood activities, and skills</u> [e.g. value addition, linkage to markets]	1
<u>Integrate practical content on how to market products and services, business recordkeeping, customer care, business planning; and how to source high-quality materials into business skills training.</u>	1
<u>IT training</u>	1
<u>Link beneficiaries to Infrastructure, like for storage of goods</u>	1
<u>Processing hubs and other industrial hubs</u>	1
<u>Specialized consultancies for PWD refugees:</u> <i>"no specialized consultancies are focusing on disability inclusion and refugee programming."</i>	1

7. Potential Programs and Services that We Can Link People with Disabilities to

	KEY FINDINGS	Frequency
1	<u>OPDs including NUDIPU, District level PWD Organizations:</u> NUDIPU is running iSAVE with PWD savings groups	20
2	<u>PDM:</u> PDM, where 10% goes to PWDs in every parish, 10 households in a parish are supported each year	11

3	<u>Youth Livelihoods Program:</u> Government program supporting youth (18–30 years), including youth with disabilities, with group-based income-generating projects. Operational in all sub-regions. Funds are accessed via district CDO offices. <i>“Barriers include limited group formation among youth with disabilities, lack of support in proposal writing, and stigma from community leaders.”</i>	6
4	<u>Emyooga:</u> Presidential initiative for wealth and job creation. These are like Specialised SACCOs, especially for PWDs; they get around 30M. They also give additional capital upon certification that they are doing better in servicing the loan.; “hard for PWDs to access”	5
5	<u>Mastercard Foundation--We Can Work:</u> (Light for the World, NUDIPU). Light for the World also provides training on disability inclusion to other NGOs	3
	<u>(MoGLSD) National Special Grant for Persons with Disabilities:</u> <i>“It is being implemented in all the Sub-Counties/Town Councils in the district. To-date we have a total of 717 beneficiaries (males-341 and females-376). The program mainly provides cash to PWD groups to implement livelihood enterprises of their choice. A key requirement for registration is the possession of a valid National Identity Card besides being a person with disability or a caretaker of a person with disability.”</i>	3
6	<u>GROW</u>	2
	<u>Mastercard Foundation Youth Inclusive Dairy Market Systems (YIDaMS):</u> Project (Ripple Effect) support to Dairy Value chain.	2
	<u>Uganda Women Entrepreneurship Program:</u> (UWEP) targets women and PWDs	2
7	<u>Government targets PWD in their projects:</u> <i>“The government targets persons with disabilities (PWDs) in all its programs, providing not only skills training but also resources. For example, in the last financial year, we provided piglets to PWDs in Bugoye sub-county.”</i>	1
	<u>ACCORD Kasese:</u> provides fruit trees to PWD	1

<u>Community-based rehabilitation(CBR)</u> : Grant for medical support and purchasing mobility devices, Special grant for persons with disability awarded to a group of people with disability who come up with a project,	1
<u>EBO SACCO:</u> <i>"If possible, talk to EBO Sacco. We have made placements with those Saccos."</i>	1
<u>Federation of Uganda Employers:</u> <i>"You may want to be interested your self with a private actor but an umbrella organisation, they work with different partners around inclusion."</i>	1
<u>Financial literacy training</u>	1
<u>FSDU</u> access to finance	1
<u>Heifer International Stimulating Agriculture</u>	1
<u>Humanity and Inclusion:</u> Training other orgs. to make programs inclusive, Rehabilitation services for PWD, giving assistive devices to PWD	1
<u>Local NGOs</u> like Katalemwa, Shasha Home, NUDIPU, Motivation Uganda provide assistive devices, rehabilitation therapy, surgery	1
<u>Technical/vocational/BDS institutions</u> like Outbox, Masaka Training Institution, MOTIV (Innovation Village)	1

Government, NGOs, and OPDs already run some programs and services that help people with disabilities live more independent lives and succeed in business. Here are the most commonly suggested programs and services that we could link entrepreneurs to.

PART 2: FINANCIAL SERVICES

8. Financial Services and Delivery Channels Currently Used by People with Disabilities

	KEY FINDINGS	Frequency
1	<u>Savings groups:</u> <i>"Respondents preferred iSAVE group because of its accessibility, easy to acquire loans even if it's small (20,000ugx), it allows savings, even for those with little money, 2000 per week."</i>	11
2	<u>Mobile Money</u>	9
3	<u>Bank/MFI Savings Account</u>	5
5	<u>Livestock</u>	3
6	<u>Mobile banking/agency banking</u>	2
7	<u>Bank branch</u>	1
	<u>Send money with friends</u>	1

9. Financial Services and Delivery Channels Currently Used by Youth with Disabilities

	KEY FINDINGS	Frequency
1	<u>Savings groups</u>	7
2	<u>Mobile money</u>	5

3	<u>Mobile Banking/Agency Banking:</u> “Mobile Banking because it's convenient.”	3
4	<u>Bank/MFI Savings Account</u>	2
	<u>Livestock</u>	2
	<u>Bank Branch</u>	2
5	<u>Send money through friends going to town(where the branch is)</u>	1

10. People with Disabilities’ Needs and Preferences for Financial Services

	KEY FINDINGS	Frequency
1	<u>Business Loan</u>	7
2	<u>Bank/MFI Savings Account</u>	6
	<u>Digital loan/mobile money loan</u>	6
3	<u>Agriculture Loan</u>	5
	<u>Education Loan</u>	5
4	<u>Health or medical insurance</u>	3
5	<u>Emergency loan</u>	2
	<u>Business Insurance</u>	2

	<u>Crop/Livestock Insurance</u>	2
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11. Youth with Disabilities Needs and Preferences for Financial Services

	KEY FINDINGS	Frequency
1	<u>Business Loan</u>	4
	<u>Mobile Money loan or loan payments via mobile money (any kind of loan)</u>	4
2	<u>Bank/MFI Savings Account</u>	3
	<u>Education Loan</u>	3
3	<u>Agricultural Loan</u>	2
	<u>Emergency Loan</u>	2
4	<u>Crop/Livestock insurance</u>	1
	<u>Health or medical insurance</u>	1
	<u>Specialised savings accounts or wallets for future savings goals</u>	1

12. Demand-Side Barriers to Accessing or Adopting Financial Services

	KEY FINDINGS	Frequency
1	<u>High fees</u>	4
	<u>Long distances and high transport costs</u>	4

2	<u>Communications barriers:</u> <i>"Services are not inclusive to allow us youth with disabilities such as sign language"; "Language barrier"; "illiteracy."</i>	3
	<u>Stigma by FSP staff:</u> <i>"The FSPs' staff, who one may think are educated, also think disability is a curse and don't want to come near them."</i>	3
	<u>Limited awareness</u> among some PWDs about financial services	3
3	<u>Dependency mentality:</u> <i>"Expecting to be given waivers, sympathy loans, and wanting to treat loans as charity."; "They are short-tempered when the loan is in arrears; they want you to feel pity for them and let them pay at their own pace."; "The dependence has been escalated by the family members due to lack of information on meaningful participation, removal of barriers and empowering persons with disability."</i>	2
	<u>Lack of documentation:</u> eg, ID, Passport photos, etc. <i>"Many persons with disabilities were not supported to access registration centers for [national] IDs and this has posed a challenge in accessing financial service since it's a requirement"</i>	2
	<u>Long approval/account opening processes:</u> <i>"In most cases the [original] loan [amount] requested is not what is given to them. Due to institution barriers and attitudinal barriers"</i>	2
4	<u>Business is too small to qualify for a loan</u>	1
	<u>Crime/insecurity</u> <i>"Theft"</i>	1
	<u>Concern about repayment</u>	1
	<u>Digital fraud</u>	1

<u>Fear of default</u>	1
<u>Insufficient money to save</u> <i>"Don't have enough money to save."</i>	1
<u>Lack of collateral</u>	1
<u>Low confidence</u> <i>"Those people sometimes fear, they think if they come they will be rejected."</i>	1
<u>Mobility challenges in rural areas</u>	1
<u>Over-indebtedness reduces success in loan repayment:</u> <i>"When a person becomes ill or is overfunded, it can be difficult for them to make loan payments. If they face these challenges, it may become harder for them to manage their loans."</i>	1
<u>Network issues for digital financial services:</u> <i>"Network issues, its always on and off."</i>	1
<u>Physical barriers/lack of reasonable accommodation:</u> <i>"Fingerprint verification is impossible for those without fingers."</i>	1
<u>Sickness reduces success in loan repayment:</u> <i>"When a person becomes ill or is overfunded, it can be difficult for them to make loan payments. If they face these challenges, it may become harder for them to manage their loans."</i>	1
<u>Distrust of financial institutions:</u> <i>"I used to save in a SACCO, and it collapsed"</i>	1
<u>Loan diversion</u>	1
<u>Long lines at bank</u>	1

	<u>Tight security at the bank</u>	1
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13. Youth Barriers to Accessing and Uptaking Financial Services

	KEY FINDINGS	Frequency
1	<u>High fees</u>	5
	<u>Long distances and high transport costs</u>	5
2	<u>Don't have enough money to save</u>	3
	<u>Lack of documentation: lack of documentation, eg. ID, Passport photos, etc</u>	3
	<u>Limited awareness of financial services</u>	3
3	<u>Communication barriers</u>	1
	<u>Long lines in bank</u>	1
	<u>Long processes</u>	1
	<u>Network issues for DFS</u>	1

14. Supply-Side Barriers to Delivering Financial Services

	KEY FINDINGS	Frequency
1	<u>Communication barriers:</u>	4

	<i>"Currently, we don't have challenges of reaching them apart from the visually impaired who may not be in position to sign documents."; "Language barriers, lack of sign language translators."; "They are those who have hearing impairment but are not completely deaf; you have to shout for them to hear you."; "in a general view, most people find it hard to serve them, especially the mute and deaf."</i>	
2	<u>Stigma by FSP staff:</u> <i>"The FSPs' staff, who one may think are educated, also think disability is a curse and don't want to come near them."; "Some staff fear PWDs disappointing them, but since we have many officers, we always have alternative staff to handle them."; "Most of the FSP staff assume that persons with disabilities cannot afford to repay back the loan."</i>	3
3	<u>Accessible infrastructure</u> <i>"Limitations in infrastructure and accessibility, particularly at branches (e.g., physical access like ramps, assistive technology in service delivery)."</i>	2
	<u>Frontline staff have limited capacity/training of how to serve PWD</u> <i>"An existing gap in staff readiness to serve, in terms of both awareness and training on how to engage with PWDs respectfully and effectively."</i>	2
4	<u>Borrower qualifications and assessment processes are not sensitive to constraints of PWD:</u> <i>"Generalization of the assessment questions, some of which can be unrealistic for some clients"; "They sometimes take the assessment questions personally and react sensitively to them, making the process slow down."</i>	1
	<u>Cost of financing Financial Inclusion Officers</u> (FIOs) who provide outreach and trust-building	1
	<u>Limited understanding of the legal regulations around serving PWD</u> <i>"Understanding of specific / exceptional regulations on how they should be handled, if any, especially while in default of loans."</i>	1
	<u>Limited understanding of the specific financial needs and capabilities of people with different disabilities,</u> which in turn leads to absence of tailored products to meet their needs.	1
	<u>Need for continuous accessibility upgrades (sign language, braille, ramps, ATMs)</u>	1

<u>No barriers reported by WACFIS</u>	1
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15. Barriers to Serving Youth

KEY FINDINGS	Frequency
<u>Lack of collateral</u>	1
<u>Youth have limited financial literacy and business skills</u>	1
<u>Perception that youth are high risk</u>	1

16. Facilitators to People's with Disabilities Financial Services Access and Adoption

KEY FINDINGS	Frequency
General	
1 <u>Design disability-inclusive financial products:</u> <i>"Create friendly terms...Have loan interest rates reduced for them."; "having special considerations, they should take a loan at a lower percentage than other people."; "Design a special product targeting Youth PWDs."; "Reduce interest rates and other charges, especially for PWDs."; "Remove security for PWDs"; "Reduce the requirements, especially for Youths with disabilities."</i>	7
2 <u>Digital financial services:</u> <i>"yes, the M-SACCO digital system is one of the sustainable ways of extending services to persons with disabilities. The PWDs are already members of the primary cooperative."; Digital VSLA account; Agent and mobile banking channels; "bringing services nearer to them e.g., agency banking; encourage use of nearby mobile banking"; "Use of digital channels such as mobile banking or agent banking to offer convenience and minimize the need for physical branch visits."; "Bring services closer to people establish agents in our communities"; "Introduce online loan application."</i>	6

3	<u>Most FSPs that serve people with disabilities find they repay the same or better than non-disabled people:</u> <i>"People with Disabilities Repay the Same as Other Clients."; "They know very well that when you maintain a place, that's when you can grow, and with the kind of communities they serve, their loans grow very quickly, more than those who are able. Those who are without disability are very slippery; they can shift and change location at any time, which makes it hard to collect the loan from them. In terms of repayment, PWDs pay better."</i>	5
4	<u>Foster positive attitudes among FSPs and their staff through awareness-raising on importance of disability-inclusive financial services and benefits of serving PWD:</u> <i>"Increase awareness among both PWDs and the service providers...Sensitize them more on loans and businesses, they should be able to understand that loans are for repayment and not for charity."; "we enjoy working with them; in fact we enjoy working with them."</i>	4
5	<u>Increase PWD awareness of formal financial services:</u> <i>"Creating more awareness to make them feel special."; ""Increase awareness among both PWDs and the service providers...Sensitize them more on loans and businesses, they should be able to understand that loans are for repayment and not for charity."; "More sensitisation, creating more awareness that we have such a product that can fit in and don't segregate."</i>	3
6	<u>Communications support</u> (sign language translators) <i>"we get assistance from the people they come with to help us communicate easily. We always get the necessary support needed, and we create a conducive environment for them."; "Hire sign language interpreters."</i>	2
	<u>Make ATMs and DFS user interfaces accessible</u>	2
	<u>Partnerships with OPDs:</u> <i>"may be sensitizing them for example we can identify some groups since they have associations like here we have an association for the PWDs we can go there and sensitize them about the product, they will feel free and come for the services so that they can know that we work and serve people like them."</i>	2
7	<u>Reasonable accommodation at branches:</u> <i>"[We] may give them special treatment, for example they sit in the queue instead of standing"</i>	1

<u>Accessible financial literacy training:</u> Financial literacy programs with adapted materials (audio, braille, simplified visuals) to enable ease of comprehension.	1
<u>Allow monthly repayment schedule</u>	1
<u>Be clear and transparent on fees</u>	1
<u>Bring financial services closer to people</u>	1
<u>Credit guarantees:</u> De-risking loan facilities as an incentive to drive PWDs to take up financial products but also encourage FSPs to actively participate in disability financial inclusion.	1
<u>Dedicated staff for PWD segment:</u> <i>"Employ/train staff specifically responsible for PWD clients."</i>	1
<u>Establish staff performance targets for reaching PWD:</u> <i>"Targets for PWDs should be different so that they are accorded the much-needed time and attention."</i>	1
<u>Reduce withdrawal fees</u>	1
<u>Train staff to serve PWDs</u> <i>"Employ/train staff specifically responsible for PWD clients."</i>	1
<u>Train clients before giving a loan</u>	1
<u>Use local language in communications/documentation and awareness raising</u>	1
Financial products that could be effective in advancing financial inclusion for PWD:	

<u>1</u>	<u>VSLA Loan</u>	14
<u>2</u>	<u>VSLA Savings Account</u>	12
<u>3</u>	<u>Accessible savings accounts with low minimum balance</u>	1
	<u>Asset loans:</u> <i>"water solar pump loan"</i>	1
	<u>Agriculture loan</u>	1
	<u>Business loan</u>	1
	<u>Collateral-free Women's small business loan with grace period</u>	1
	<u>Emergency loan</u>	1
	<u>Free children's account</u>	1
	<u>Insurance:</u> health insurance, funeral insurance	1

17. Facilitators to Serving Youth

	KEY FINDINGS	Frequency
	General	
<u>1</u>	<u>Reduce fees</u> <i>"Reduce on the withdrawal fees."; "Lower interest rates"</i>	5

2	<u>Digital financial services</u> <i>"Digital and mobile channels"; "Bring services closer to people establish agents in our communities"</i>	2
3	<u>Ensure ATMs and digital platforms are accessible to people with disabilities</u> <i>"ATM machines not user-friendly to the blind, and those without hands can sign, also the blind sign for things they haven't read."</i>	1
	<u>Monthly repayment schedule</u>	1
	<u>Partnerships with youth-led organizations</u> to support in on boarding, and skilling especially in entrepreneurship	1
	Financial products that could be effective in advancing financial inclusion for Youth	
1	<u>VSLA, Group and savings-linked loans</u>	7
2	<u>VSLA Group Accounts</u>	6
3	<u>Agricultural loan</u>	1
	<u>Business loan</u>	1
	<u>Collateral-free Women's small business loan</u> with grace period	1
	<u>'Hand on hand'??</u>	1
	<u>School fees and school improvement loan</u>	1
	<u>Target savings accounts</u>	1