

'Microcredit and People with Disabilities in Uganda'

Evidence based insights on accessibility and the relation with health seeking behaviour



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SUMMARY

This thesis is part of the quest for an improved life and better social-economic position for people with disabilities in developing countries.

Approximately 80 per cent of the people with disabilities worldwide live in developing countries. 82 per cent of the people with disabilities in developing countries live below the poverty line. Microcredit is designed to bring economical empowerment and is seen as a powerful tool to reduce poverty in developing countries. However, people with disabilities in developing countries are excluded from microcredit schemes and thus from socio-economic interventions. The current scientifically literature on microfinance and people with disabilities is of a generalized nature and is not supported with strong evidence. This research investigates the facilitating and inhibiting factors in getting access to microcredit and the expectations towards the relation with health-seeking behaviour effects, specific for people with disabilities by comparing them with other vulnerable groups. A research that is being characterized by getting evidence based conclusion from the point of view of people with disabilities themselves.

Q-methodology and other research methods are used to reveal the viewpoints and opinions of the respondents. During the research 70 persons with a disability, 30 other vulnerable persons and 15 employees of microfinance offices and disabled people organizations (stakeholders) were interviewed in Uganda (East-Africa).

In the current literature different exclusion mechanisms, supporting factors and resources that influence the accessibility of microcredit for people with disabilities are defined. The results of this study show new insights from people with disabilities themselves.

Self-exclusion, as a consequence of lack of confidence, is an important factor according to both the current literature, as the respondents of this study. However, this study shows no significant difference between people with disabilities and the other vulnerable groups who may have low-self-esteem because of other reasons. Therefore this is not considered a specific inhibiting factor for people with disabilities.

Exclusion by others is indicated differently by people with disabilities then the other vulnerable groups. Having a group loan is an inhibiting factor for people with disabilities. Although the current literature supports this conclusion, the reasons explained in the literature and by the people with disabilities themselves in this study are different from each other. In disagreement with the literature people with disabilities explain that it is not because others would not allow them, but that they prefer to work on their own and do not trust the other group members.

Exclusion by staff is a specific inhibiting factor for people with disabilities. This is supported by the literature and proven in the study, because the other vulnerable people do not indicate this factor as inhibiting. Both people with disabilities as well the stakeholders agree that there is a lack of knowledge amongst the providers of microcredit about the abilities of people with disabilities.

The results from the *exclusion by design* show a strong viewpoint on the need of a dedicated microcredit program for people with disabilities. Where the other vulnerable people indicate they do not want a special program, people with disabilities explain they would have better access to microcredit if the microcredit service was designed especially for them, because they would feel confident, respected and understood.

Interestingly, the only specific exclusion mechanism in the current literature '*exclusion from physical and informational barriers*' is not being supported by the people with disabilities in

this study. They explain that they are able to solve the barriers, such as mobility challenges and additional cost, without significant consequences for their businesses.

The influence of family is described as one of the *supporting factors* in the literature, while in this study people with disabilities indicate that it is a negative influence on getting access to microcredit. They do not trust the reasons for family to be involved and are afraid that family members will take advantage of them. People with disabilities often experience a lot of discrimination and rejections during their childhood of their family members and receive very little support. It might be that this is also a reason why people with disabilities value the *resources* (such as having some start-up capital) that influence access to microcredit as more important than the supporting factors, while the other vulnerable people believe that the supporting factors are more important.

Finally, this study also concludes a positive relation between microcredit and health-seeking behaviour and overall well-being. Interestingly, people with disabilities expect a higher effect of microcredit on their health seeking behaviour than the other vulnerable people. Thus, microcredit might be a suitable tool for people with disabilities to improve their health-seeking behaviour.

Preface

This research proposal is written to finalize my Msc Programme at the Erasmus University Rotterdam. I intend to get my Msc in Health Care Management in April 2010.

The subject of choice is microcredit and other poverty alleviation programs for people with disabilities in East-Africa. Economic incentives in developing countries have been discussed in current literature, and studies show that there is a positive relation between microcredits and other poverty alleviation programs and an improvement in quality of life.

Despite the fact that a lot of research has been conducted so far about economic incentives in general, there is a lack of evidence based research on the accessibility and use of microcredits and other poverty alleviation programs for people with disabilities in developing countries. There is also a lack of research with respect to the relationship between health-seeking behaviour and microcredits for people with disabilities. This thesis focuses on extending this kind of knowledge.

This topic is interesting for me, because I have affinity with people with disabilities and developing countries and I am interested to contribute to the research on this topic to ensure economic development and to improve the overall well-being of this group. To come in close contact with the field of people with disabilities in Uganda has been a rewarding experience. With a meaningful and interesting subject I have enjoyed the various phases of this study.

I would like to thank Prof. Dr. J. van de Klundert, J. M. Cramm, H.J.M Finkenflugel, N.J.A. van Exel of the Erasmus University and W. Nyamutale, C. Maholo and S. Bunoti of the Kyambogo University for giving me support and the opportunity to be involved in this interesting, but most of all, important issue. The continuing interest from family, friends, tutors and the target group themselves continued my drive to deliver this thesis. I sincerely hope that the outcomes of this research will contribute to our quest for an improved life and better social-economic position for people with disabilities in developing countries.

Utrecht, April 2010

Marthe Paauwe

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1. Rationale

Approximately 10 per cent of the global population are people with disabilities. Around 80 per cent of them live in developing countries. People with disabilities are barred from microcredit schemes (Cramm, 2008) and thus from socio-economic interventions (Mersland, 2007; Lewis, 2004; Thomas, 2000). They are barred from economic prospects for improving their quality of life.

Microcredits were designed for economic empowerment for the poorest of the poor. Microcredit refers to very small loans for unsalaried borrowers with little or no collateral, provided by legally registered institutions (www.microfinancegateway.org). The UN launched 2005 as international year of microcredit and in 2006 Mr. Muhammed Yunus work, 'microcredit scheme among poor rural woman', became a model for the world and was awarded the Nobel Peace Prize (www.nobelprize.org). The UN and the World Bank are developing indicators on access to microfinance and to support national governments to maximize the productive use of remittances. They perceive microfinance as a powerful tool in reaching the Millennium Development Goals. Microfinance typically refers to microcredit, savings, insurance, money transfers, and other financial products targeted at poor and low-income people. Microcredit is one of many components like training, health services, all aiming at empowerment of people.

By some estimates 10.000 organizations (from non-governmental organizations to registered banks) today offer over US1 billion dollar worth of micro-finance loans annually to many millions of customers around the world. Projections are that this amount will have to grow twenty fold (to 20 billion dollar) over the next five years to meet the demands in the near future (Moyo, 2009; CGAP, 2010).

Although important institutions (World Bank, UN, and Millennium Development Goals) see microcredit as a useful instrument to reduce poverty and improve the economic situation of people in developing countries, there are many clues that people with disabilities do not get access to microcredit to the same extent as their non-disabled peers (Cramm & Finkenflugel, 2008; Mersland, 2007; Lewis, 2004; Thomas, 2000).

In developing countries the burden of stigma for people with disabilities is extremely high. Besides having to deal with their stigma, disability and poverty are also closely linked, which results in economic problems for people with disabilities. People with disabilities are amongst the poorest of the poor (Coleridge, 2006; Dyers, 2003; ILO, 2002; Elwan, 1999; Thomas, 1999), especially in developing countries. According to UN statistics 82% percent of the people with disabilities in developing countries live below the poverty line (Handicap International, 2007). People in developing countries are poor largely due to external factors outside of their control. Conflict, low growth of the economy, unfair trading agreements, a narrow industrial base, high inflation, low levels of tax collection, poor standards of health care and education, inadequate infrastructure and corruption, all combined, drive a vicious circle of poverty (Coleridge, 2006; DFID, 2000). People with disabilities face the same difficulties in breaking out of poverty as others, but have added disadvantages of low access to education, training, employment and credit schemes (ILO, 2002).

There is a two way relationship between poverty and disability. Disability adds to the risk of poverty, and conditions of poverty increase the risk of disability (Elwan, 1999). Exclusion and marginalization reduce the opportunities for disabled people to contribute productively to the household and the community, and increase the risk of falling into poverty (Elwan, 1999). Being poor can cause a disability as a consequence of lack of resources to use the health sector or as a consequence of malnutrition. It might be that due to this two way relationship

that current literature on microcredit for people with disabilities is generalized from research on the poorest of the poor. But although studies indicate that people with disabilities are on average among the poorest, not all persons with disabilities are poor.

Poverty forms a barrier to healthy behaviour, health seeking behaviour and adherence to treatment/therapy. Access to microcredit has shown to have a positive influence on the economic situation of people and improves access to health services. Therefore microcredit could possibly also improve the economic situation of people with disabilities, which could result in stigma reduction and improve health (seeking) behaviour (Cramm & Finkenflugel, 2008; Schurmann & Johnston, 2009).

Academic literature on microfinance and people with disabilities published in peer reviewed journals is basically inexistent, except for Thomas (2000) and Lewis (2004). The statements, recommendations and generalizations in the current literature are not supported with strong evidence and are 'expert opinions' at best (Cramm & Finkenflugel, 2008).

Most literature concerns the need to include people with disabilities in microcredit schemes, but few provide evidence based insights. This study aims to fill (part of) the gap in the literature, particularly related to exclusion mechanisms and the expectations towards health-seeking behaviour effects, specific for people with disabilities by comparing them with other vulnerable groups. A research that is being characterized by getting evidence based conclusion from the point of view of people with disabilities themselves.

SUMMARY

- *About 80% of the people with disabilities worldwide live in developing countries.*
- *Microcredit is seen as a powerful tool to reduce poverty in developing countries.*
- *People with disabilities in developing countries are excluded from microcredit schemes.*
- *Current literature on this subject is of a generalized nature and conclusions and recommendations are not evidence based.*

2. Research objectives

Despite the focus on and the large implementation of microcredits in developing countries people with disabilities still benefit less than other people. This thesis is aimed at understanding the importance of microcredit facilities for people with disabilities.

Therefore the research objective is described as:

“Gaining knowledge and evidence based insight information in the differences and similarities in the way people with disabilities and other vulnerable people in East-Africa experience access to microcredit schemes and, secondly, establishing the expectations towards health seeking behaviour effects of microcredit for people with disabilities.”

In order to achieve these aims a theoretical framework is developed, which will guide the development of more specific research questions.

3. Theoretical Framework

This chapter gives a holistic view on all the elements that are involved in the quest on access to microcredit for people with disabilities. The chapter starts with a description of people with disabilities and their characteristics (3.1). Next, a description of the vicious relation between poverty & disability (3.2), the labour market situation for this group (3.3) and the differences between urban and rural context (3.4) is given. Subsequently the chapter contains a focus on microcredits and the different schemes (3.5). The chapter continues with the possible outcomes of microcredit and a focus on the relation with health seeking behaviour as a potential outcome of microcredit for people with disabilities (3.6). Next, a description of the stakeholders (3.7) that are involved in the subject of microcredits and people with disabilities will be given. Finally, this chapter contains the exclusion mechanisms (3.8) and an explorative framework on the subject including the supporting factors and resources (3.9) in getting access to microcredits for people with disabilities.

3.1 People with disabilities

3.1.1 Use of terminology

In the literature different words are used for people with disabilities (from now on 'PwD's'). In this thesis the term PwD's has uniformly been used, even when authors use a different terminology, with the exception of quotations, concepts and models. In accordance with the International Classification of Functioning, Disabilities and Health (WHO, 2001), 'disability' is being used in this thesis as an umbrella term for impairments, activity limitations or participation restrictions.

In this thesis PwD's are being compared with 'other vulnerable people'. Hereby is meant people who are vulnerable as consequence of other factors than being disabled; unemployed, very poor, woman, widowed people, etc.

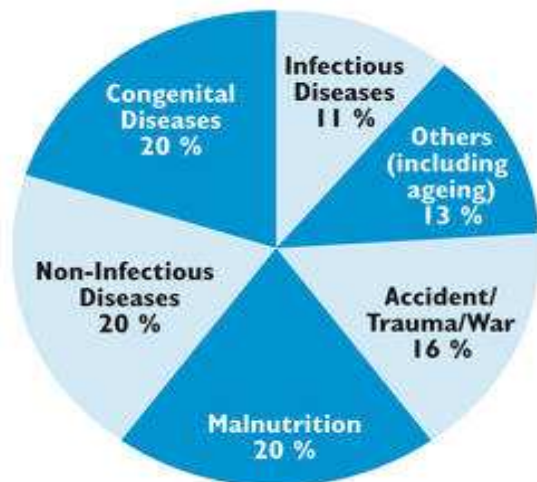
3.1.2 People with disabilities in the Ugandan context

According to the WHO report, (WHO, 1976), 10% of the world's population has disabilities and this causes serious social, economic, physical and psychological problems, not only for the person with a disability and her/his family, but also for their communities and society at large. More than three out of four of the PwD's live in a developing country (Helander, 1992) In this quest on accessing microcredit for PwD's and their expectations towards health seeking behaviour in relation to microcredit the country Uganda has been selected as the country to provide evidence based insights.

According to the Uganda Population and Housing Census report (2006) 16 per cent of the total population (30.9 million) is disabled. This high number could be a result of Uganda's current history, with 27 years of war, like in many African countries. Accidents and conflicts are also an important cause of disability, especially in developing countries. During conflicts, civilians as well as soldiers are at risk from hostilities, as well as from unexploded ordnance and land mines, and violent excess (Elwan, 1999).

Elwan (1999) concludes that despite the fact that there is relatively little information about the prevalence, incidence or epidemiology of disabling disease in developing countries, it is clear that the proportion of disability caused by communicable, maternal and prenatal diseases and injuries and the proportion of childhood disability are higher than in developed countries. In figure1 the causes of impairment in developing countries are shown.

Figure 1: Causes of impairment in developing countries.



Source: UN Figures in *Overcoming Obstacles to the Integration of Disabled People*, UNESCO, DAA, 1999

Much of the disability in developing countries stems from preventable impairments, and a large part of the disability could be eliminated through treatment or alleviated through rehabilitation (Elwan 1999).

3.2 Poverty & Disability – The vicious circle

It is estimated that 82 per cent of the PwD's in developing countries live below the poverty line (Handicap International, 2007). Poverty is both a cause and consequence of disability. For example, malnutrition is a consequence of poverty and a cause of disability. On the other hand having a disability can lead to unemployment, which is a cause of poverty. Thus poverty and disability reinforce each other, contributing to increased vulnerability and exclusion.

Figure 2: The linkages between poverty and disability:



Source: UN Figures in *Overcoming Obstacles to the Integration of Disabled People*, UNESCO, DAA, March 1995

The main linkages between poverty and disability (see figure 2) are being explained by Yeo & Moore (1997):

- 'Unhealthy and risky living conditions, such as inadequate shelter, water supply and sanitation, unsafe traffic and working conditions;
- Absence and inaccessibility (due to environmental and/or monetary barriers) of timely and adequate health care and rehabilitation;
- Restricted access to education and employment;
- Exclusion from social life: PwD's often do not have access to public places because of physical barriers, and often cannot participate in political decision-making (Yeo & Moore, 1997).'

However, a disability does not just affect the individual, but impacts on the whole community. The costs of excluding PwD's from taking an active part in community life are high and have influence on the whole society, but especially by those who take care of the PwD's. Despouy (1993) adds: 'this exclusion often leads to losses in productivity and human potential'. The UN estimates that 25% of the entire population is adversely affected in one way or another as a result of disabilities (Despouy, 1993).

In addition to the disability-poverty relation, studies have identified three types of factors that can make PwD's (and their families) worse off (Hammerman & Maikowski, 1981; Harriss-White, 1996): loss of income, additional costs resulting from the disability and marginalization or exclusion from services and/or social and community activities, etc.

However, PwD's are not all poor or low educated. In this study PwD's from different backgrounds will be included to discover what the main patterns of this group are. In this way mixing up PwD's with characteristics of the poor in general is being avoided.

3.3 Labour market situation

Twice as many PwD's as compared with non-disabled people are not included in the labour force (Elwan, 1999). Employers often resist employing PwD's (Mersland, 2008).

In developing countries 80-90 per cent of the PwD's don't have a formal job. In Uganda more than 80% of the workforce earns their living in the informal economy (Coleridge, 2006). The main characteristics of the informal economy are that people who work in it generally do not pay direct taxes, have no state pensions, sickness benefits, or paid holidays, and have no written contracts (Coleridge, 2006).

Elwan (1999) explains that: 'Much of the literature on labour for PwD's in developed countries focuses on the adequacy of existing income support programs, but in many developing countries, income maintenance schemes, and even reserved employment schemes, have limited applicability (Elwan, 1999).' For example, the Ugandan laws, supporting the employment of PwD's (ILO, 2004), actually affects only a very small proportion of the total, because the majority of the workforce in developing countries is employed in the informal economy. Especially for PwD's the formal labour market is not relevant, because the informal economy is more accessible for them due to discrimination and stigmatisation by employers.

As a result of the informal economy most of the PwD's turn to self-employment in the job market (United-Nations, 2007). The microfinance business is mainly operating in the informal economy and therefore could be effective in reducing poverty and providing economic empowerment to the most vulnerable groups. In addition Coleridge (2006) emphasizes that attitude and life skills, like good social skills are more important than technical skills,

especially in the informal economy; a concentration on technical skills training alone is not likely to lead to economic empowerment, according to Coleridge (2006). However, since PwD's are excluded from mainstream microcredits the economic activities tend to remain small (Handicap-International, 2006, Mersland, 2005), even in the informal economy.

PwD's are a low priority and an ill-treated target group when it comes to socio-economic integration (ILO, 2002, Lewis, 2004). The contradiction in this is that once PwD's are self-employed or employed; they often perform better than the non-disabled employees (Alam, 2000). Evidence indicates that PwD's have better performance ratings in the job market, and when they get access to equal opportunities as other people, they often experience success as self-employed (United-Nations, 2007).

3.4 Urban and rural context

The prevalence of disability is likely to be higher in urban than in rural areas because of greater risk of injury from accidents, the pull factor of services, institutions and medical care, the existence of sedentary jobs, like working behind a desk, and the possibility of begging (Coleridge, 1999). However, in rural areas the consequences of lack of adequate and timely health care can intensify disease outcomes and can turn impairments into chronic disabilities (UN Compendium, 1990). In many poor communities, particularly in rural areas, access is likely to be constrained by lack of information and travel costs (Harriss-White, 1996).

Besides having few information on prevalence there is a lack of research about the differences in the accessibility of microcredit for PwD's in urban versus rural areas. This study takes these differences into account as the rural and urban contexts offer different opportunities for work and employment. Coleridge (2006) claims that the opportunities for employment either in the formal or informal economies are much greater in urban areas than in rural, a factor which leads to rural-urban drift. However, in Uganda 87% of the population live in rural areas (Coleridge, 2006).

Below, microcredits, the schemes, the outcomes, the relations to health seeking behaviour and the stakeholders are presented. Later on the current theories of causes of exclusion of access to microcredit will be described in more detail.

3.5 Microcredit

3.5.1 The difference between microfinance and microcredit

'Microfinance typically refers to microcredit, savings, insurance, money transfers, and other financial products targeted at poor and low-income people (www.microfinancegateway.org).' Microfinance is only one of many components like training, health services, all aiming at the empowerment of people.

'Microcredit refers to very small loans for (un-salaried) borrowers with little or no security, provided by legally registered institutions (www.microfinancegateway.org).' Currently, consumer credit provided to salaried workers based on automated credit scoring is usually not included in the definition of microcredit. In this thesis this kind of microcredit based on the salary is also seen as microcredit, since this is one of the schemes being offered on a broad scale in Uganda.

3.5.2 Microcredit schemes

Mersland (2007) makes a distinction between self-helping schemes, institutional schemes and ad-hoc schemes.

Self helping scheme

A group of 15-30 people is 'pool-saving' on a weekly or monthly base without the support from an organization. These savings are distributed as loans amongst the members. The advantages of group lending is found in minimization of administrative and transaction cost for lenders by replacing credit checks and collateral processing with self-selection of groups by borrowers. These borrowers have a vested interest in choosing trustworthy partners. Joint liability also discourages default because group members exercise peer pressure to repay (Cramm & Finkenflugel, 2008).

Institutional scheme - Micro Finance Institutions (MFI's)-

Most MFI's aim at being financially sustainable which requires security, salary or savings account of the clients and an interest rate on the loans high enough to cover all costs, pre-screening of clients to select the best business case, close monitoring of borrowers and strict enforcement of repayments from defaulters. They often claim to have a policy of reaching both financial and social objectives, but they don't practice this double bottom line policy (UN, 2006, Helms, 2006). In reality they often only focus on financial objectives.

Ad-hoc scheme

While most of the current literature focus on the inclusion of PwD's in the mainstream microcredit services, like the schemes described above, Cramm & Finkenflugel (2008) indicate that the ad-hoc scheme is the most common scheme for PwD's, because high repayment rates are often not a major issue and interest rates are often subsidized. Most ad-hoc schemes are special services for PwD's provided by disabled people organisations (DPO's) and non governmental organisations (NGO's). Cramm & Finkenflugel (2008) emphasize that the focal point in these schemes is more on empowerment of PwD's than sustainability of the organization.

3.6 Outcomes from microcredit

Studies report individual, social and economic outcomes and changes within the community resulting from access to microcredit (Handicap International, 2005; Dyers, 2003; Jenks 2003; Lewis, 2004; Thomas, 2004). Hence, more research is necessary to discover evidence and weight of these factors (Cramm & Finkenflugel, 2008). Below a summary of the main outcomes as found in current literature is given:

- Increased self-reliance, self-confidence and self-esteem
- Changing status in the family (decision- making or a leading role)
- Improved social status in community
- More social integration
- Improved business skills
- Strengthening of capacities
- Increased regular and household income (reduced vulnerability)
- Being able to access (better) health services
- Ability to buy food and nutrition
- Being able to cover needs of the children (medication, school, uniforms, etc.)

3.6.1 Improved Health seeking Behaviour as a potential outcome of microcredit

As shown before there is a general idea about different outcomes of microcredit for vulnerable people. Microcredit is a tool for economic empowerment. Ahmed (2000) concludes: 'While socio-economic development is assumed important in rectifying gender and socioeconomic inequities in health care access, service use and ultimately, outcomes, empirical evidence of its impact is limited (Ahmed, et al, 2000).' In this study there is a focus on the expectations of the relation to health seeking behaviour and microcredit. Although microcredit is not explicitly designed to impact health as a poverty reduction strategy, microcredit interventions have the potential to empower borrowers and through several different pathways, improve health (Schurmann & Johnston, 2009).

In Uganda only 49% of households have access to health care facilities. Access to health care facilities has been limited by poor infrastructure, especially in the rural areas where the majority of the population lives in developing countries (WHO, 2001). Uganda is divided into about 80 health districts, with new districts coming up very often. Hospital care is available through a network of regional hospitals located throughout the country. Hospital care is not free. Patients are often required to purchase medications and supplies. As a result, families who do not have financial resources for travel, food, and medical supplies cannot access hospital services. Religious institutions, social workers and the extended family often contribute to help meet expenses (Thompson & Cechanowicz, 2007).

In this study there is a focus on microcredit and the change from economical empowerment leading to a change in individual behaviour, towards improved health seeking behaviour. The focus will not be on the 'end point' (utilisation of the formal system), but on the 'process' (prevention, illness response, e.g. health seeking behaviour) (MacKian, 2003). In this way there is an exploration of the expectations of the influence of microcredit on health seeking behaviour from the target group's perspective and to discover differences between PwD's and other vulnerable groups.

3.7 Stakeholders

In the subject of accessing microcredit for PwD's the following stakeholders can be identified:

- Family

Without income maintenance and other programs available in developing countries, the disabled in poor communities are usually the responsibility of their families. Without family support, a disabled person's condition can be very unstable according to Neufeldt (1998). Elwan (1999) adds to this: 'In any society where there is little support from outside the household, the additional resources (including time), needed because of a disability within the family, will have an effect on the household's well-being (Elwan, 1999).'

- Social workers and employees of DPO's
- Staff of MFI's
- Umbrella organisations for the PwD's and for the MFI's.

Different authors (Welbourn, 1991; Elwan, 1999) agree that adequate support or networks and labour contacts are important in preventing disability from resulting in poverty.

3.8 The exclusion mechanisms

Although important institutions (World Bank, UN, and Millennium Goals) see microcredit as a useful instrument to reduce poverty and improve the economic situation of people in developing countries, there are many signs that PwD's do not access microcredit to the same extent as non-disabled peers (Cramm & Finkenflugel, 2008).

Simanowitz (2001) describes four mechanisms leading to marginalization and exclusion of the poorest of the poor from microcredit: self-exclusion, exclusion by other, exclusion by staff and exclusion by design. Mersland (2008) added the mechanism 'exclusion from physical and informational barriers stemming from the disability itself' to the list.

Self- exclusion (Simanowitz, 2001)

The lack of confidence of poor people constrains their capacity to believe the programs can be beneficial to them, which leads to self-exclusion from public and private services like for instance microfinance (ILO, 2002). Besides, some PwD's and their families may have the expectation to constantly receive charity (Thomas, 2000; Lewis, 2004; Handicap International 2006). Such attitude is incompatible with sustainable MFIs and naturally leads to exclusion from services (Mersland, 2008). In the literature it is also indicated that PwD's are not accustomed to applying for a microcredit (Handicap International, 2006) and experience a lack of knowledge and/or language skills (Siewertsen, 2005).

Exclusion by others (Simanowitz, 2001)

Exclusion by others occurs especially in group lending (MFI's, self-help groups, solidarity groups, village banking). In these schemes the members themselves decide who to include into the group. There is an incentive for stronger people in the community to exclude the poorer ones or PwD's, because all the members are jointly liable for each individual's loan and including these people may be perceived as a risk or will not happen because of local stigmatization and prejudices (Thomas, 2000).

Exclusion by staff (Simanowitz, 2001)

Loan and credit officers often have the perception that the poorest are problematic and will create increased work burden for those in charge. This perceived higher risk for sustainable entrepreneurship leads to exclusion of the poorest. Mersland (2008) adds that due to attitudes and prejudices in the society the staff of an MFI will often deliberately or unconsciously exclude PwD's. The personnel is often lacking the necessary experience and training to distinguish between real credit risk and perceived credit risk.

Exclusion by design (Simanowitz, 2001)

The credit methodology practiced by MFI's often hinders PwD's and other vulnerable groups from participating. To access microcredit programs there is often a demand for entry fees and/or prior business experiences. Since the poorest of the poor don't have the opportunity to save and to have prior business experience they tend to be excluded from microcredit. Next, the mobility challenges (either physical or economical) to meet the weekly payment demands are difficult to meet for vulnerable groups. Other examples are compulsory upfront savings or fees sometimes as high as 20% of the loan amount and short repayment time. The exclusion by design applies often to the earlier described self helping schemes (Simanowitz, 2001; Mersland, 2005). The self-selection process of members in these groups tends to exclude PwD's due to lack of awareness about the abilities of disabled people and negative attitude and prejudice about PwD's (Mersland, 2005).

Exclusion because of physical and informational barriers (Mersland, 2008)

The disability itself can be a barrier to access offices or information according to Mersland (2008). The information that is given by the MFI's is in both verbal (like trainings and meetings) and written (the actual contract) form, which is causing inaccessible to many deaf or blind persons. Branches can be located far away from people's homes and to enter the building, stairs often have to be climbed and crowds have to be penetrated. Mersland (2008) claims 'removing the physical and informational barriers also send a message of aiming at inclusiveness of PwD's in practice.' In many poor communities (particularly in rural areas) access is likely to be constrained by lack of information, appropriate adaptive equipment and resources, problems with transport and mobility and having extra travel costs (Harriss-White, 1996; Lewis, 2004; Thomas, 2000; Handicap International; 2005).

3.9 Explorative framework

In this last paragraph of the theoretical framework an explorative framework is given, to describe the basic theories and to show the missing information in the current literature.

Microcredit is accessible in different schemes. When inclusion occurs, many positive outcomes are expected. In this study the focus is on the exploration of the relation with health seeking behavior and microcredit for PwD's. Often PwD's experience exclusion of the microcredit services which is caused by the earlier described different exclusion mechanism (Simanowitz, 2001). Besides these mechanisms the literature indicates many supporting factors and resources that could be of influence of the accessibility of microcredit for PwD's.

Supporting factors

Cramm and Finkenflugel (2008) describe different supporting factors in their literature review that can reduce the different causes of exclusion:

- training of the disabled entrepreneurs in running their business
- Increasing knowledge on microfinance for PwD's

Other supporting factors, as described by different authors for getting access to microcredit for PwD's, are as follows:

- Support of or working together with family (Elwan, 1999; Mersland, 2008)
- Social workers that support the application (Elwan, 1999; Welbourn, 1991)
- Having work experience (Simanowitz, 2001)

Resources

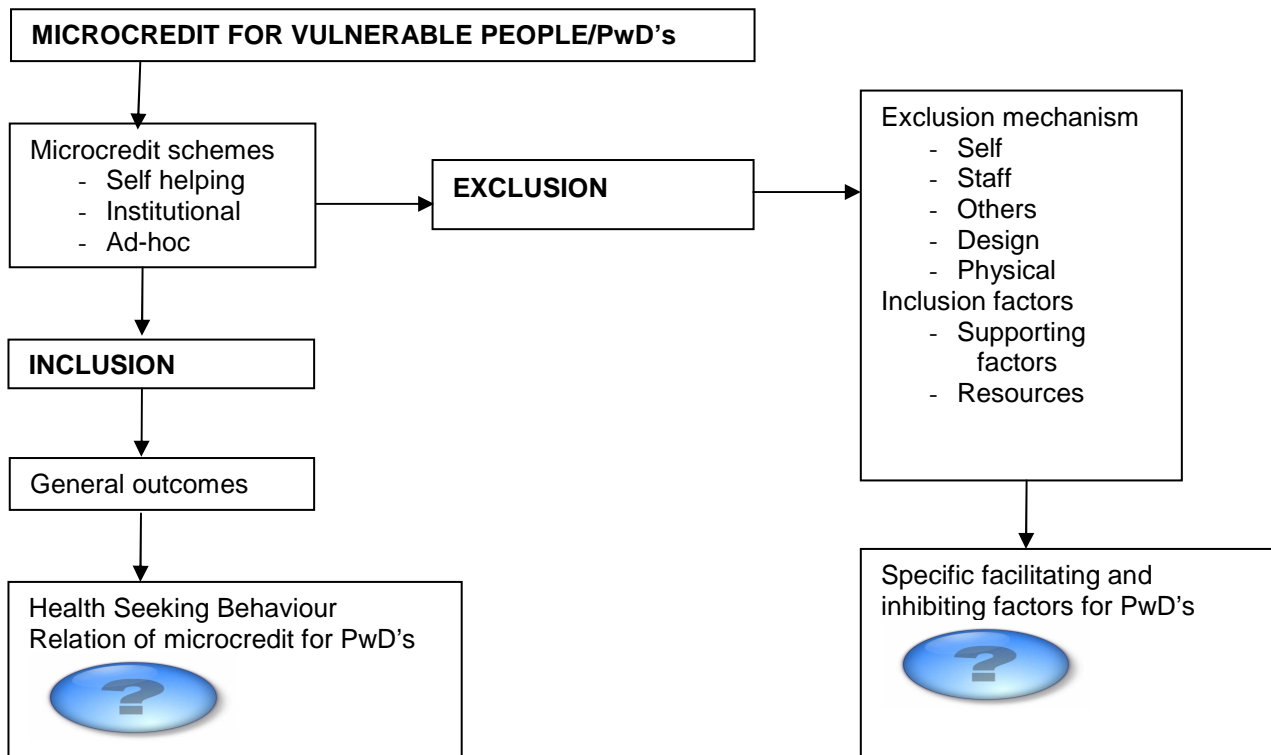
The resources are also derived from the current scientifically literature:

- Having start-up capital; vulnerable people often experience a lack of sufficient start-up capital (Lewis, 2004)
- Having a security (Lewis, 2004; Thomas, 2000)
- Having social skills (Coleridge, 2006)
- Having a network to work with or to sell products or services to (Elwan, 1999; Welbourn, 1991)
- Self-employment (UN, 2007)
- Using other financial services in combination with the microcredit service (Simanowitz, 2001; Thomas, 2002)

(For more details see appendix II)

This study focuses on exploring the specific inhibiting and facilitating factors for PwD's in accessing microcredit, instead of an overall picture for vulnerable people in general.

Figure 3. Explorative framework



SUMMARY

- 10% of the world's population has disabilities
- About 80% of the people with disabilities worldwide live in developing countries
- 82% of the PwD's in developing countries live below the poverty line
- Twice as many PwD's as compared with non-disabled people are not included in the labour force.
- In developing countries the majority of the workforce (80 – 90%) earns their living in the informal economy.
- Microcredit is designed to bring economical empowerment and mainly operates in the informal economy.
- There are three main microcredit schemes; self helping, institutional and ad-hoc.
- Studies report many positive social and economic outcomes from microcredit.
- There are no clear results known about the relation between microcredit and health seeking behaviour for PwD's, so this will be explored in this study.
- There are four main stakeholders involved in the subject of access to microcredit for PwD's; family, social workers and employees of DPO's, staff of MFI's and umbrella organisations for PwD's and for the MFI's.
- Five main exclusion mechanism for vulnerable people are defined; self exclusion, exclusion by others, exclusion by staff, exclusion by design, exclusion because of physical and informational barriers.
- Supporting factors and resources are mentioned in the literature that could reduce the exclusion mechanism amongst PwD's.

4. Key research issue and research questions

As has been described in the earlier chapters the literature on poverty and disability in developing countries tends to be of a generalized nature, focusing on what is generally known about health, disabilities, poverty, and vulnerable populations (Elwan, 1999). In addition to that Cramm & Finkenflugel (2008) say that the literature on PwD's and accessing microcredit involves statements, recommendations and generalizations that are not supported with strong evidence and are 'expert opinions' at best. The aim of this research is to discover the specific elements for PwD's in relation to accessing microcredit with evidence based results.

The central research question is derived from the rationale and the theoretical framework:

'What are the facilitating and inhibiting factors for PwD's to access microcredit and, secondly, what are their expectations with respect to health seeking behaviour when accessing microcredit?'

The sub-questions that help answering the main question are:

- *Which factors influence the access to microcredit from the PwD's perspective and what are the differences between PwD's and people without disabilities in getting access to microcredit?*
- *What are the perceptions of the stakeholders (family, social workers, staff of microcredit offices and other organisations) with regard to getting access to microcredit for PwD's?*
- *What is the expectation of the relation between microcredit and health seeking behaviour for PwD's?*
- *Are there differences in the expectations for people without a microcredit and the outcomes for people with a microcredit on their general well-being in relation to microcredit and are there differences in this between PwD's and other vulnerable groups?*
- *What are the application possibilities and limitations of the q-methodology for this kind of research in relation to the target group (vulnerable people in East-Africa)?*

5. Methodology

In this chapter the methods that have been used to answer the main research question of this study will be described. First, a description of the q-methodology (5.1), including the definition of the concourse and development of the q-set (5.1.1), q-sorting (5.1.2), the selection of the P-set (5.1.3), pretesting of this methodology (5.1.4) and the way of analysis (5.1.5) is given. Next, the in-depth interviews (5.2), the structured questionnaire (5.3) and the method that is used with the stakeholders (5.4) will be discussed. In paragraph 5.5 use of focus group discussions and in paragraph 5.6 the method that is used to describe the health seeking behaviour and expectations versus outcomes in relation to microcredit is being outlined. In 5.7 the use of a literature study during the data-collection and to understand the results is described. Finally, a description of the reliability and validity (5.8) of the study is given.

In this study the following methods are used:

- Q- methodology
- In-depth interviews for explanations of q-sorting
- Structured questionnaire with background information
- Experts top 5 of q-set
- Focus group discussions
- Liker scale for health seeking behaviour
- Liker scale for effects and expectations of general well-being.
- Literature study

5.1 Q-methodology

- *Which factors influence the access to microcredit from the PwD's perspective and what are the differences between PwD's and people without disabilities in getting access to microcredit?*

PwD's and other vulnerable people views on factors that influence access on microcredit are explored using Q-methodology. The Q-methodology is a method that combines characteristics of qualitative and quantitative methods and provides a scientific foundation for investigating subjectivity, e.g. people's attitudes, preferences, viewpoints, beliefs, feelings and opinions. Q-methodology is a quite novel method in the field of health services research, but well established in other fields during the past 70 years (Stephenson, 1935; Brown, 1980; Cross, 2005; Exel & Graaf, 2005). A number of studies using Q-methodology were published in the field of health in recent years (Tielen, Jedeloo, Exel, Weimar, 2008; Bryant, Green, Hewison, 2006; Risdon, Eccleston, Crombez, McCracke, 2003; Exel, de Graaf, Brouwer, 2006 en 2007; Kreuger, van Exel, Nieboer, 2008; Stenner, Dancey, Watts, 2000; etc.). Also Q-methodological studies were conducted in the Netherlands within the disabled sector (Brown, 1980, 1993; Stephenson, 1935; van Exel & de Graaf, 2005).

The main question in this research is all about the opinions and attitudes of the PwD's in accessing microcredit and the relation with health seeking behaviour, therefore the q-methodology is the method to use. The aim of Q-methodology is to access the principal views existing on a certain topic. Respondents are presented with a sample of opinion statements about the topic and are asked to rank-order these statements from their individual perspective. By ordering them, respondents give their subjective meaning to the sample of

statements and reveal their subjective viewpoint (Brown, 1980; Cross, 2005). Stephenson (1935) presented Q-methodology as an inversion of conventional by-item factor analysis, in the sense that Q-methodology correlates 'persons' instead of 'items' (i.e. by-person factor analysis). Correlation between individual rankings of statements indicates similar viewpoints on the topic; if significant clusters of correlations exist, they could be identified through factor analysis, described as common viewpoints, and respondents could be mapped to these viewpoints (Van Exel, et al. 2007).

Q-methodology can thus be used to describe a population of viewpoints, but not a population of people. Hence, Polit & Hungler (1999) argue that this is relatively unimportant, especially when the number of statements is large. Because the purpose is to reveal the principal viewpoints and not the proportion of any population that adheres to these viewpoints, a small sample of respondents is sufficient. With the q methodology it is possible to identify groups with same attitudes and opinions and to measure differences and make comparisons between those groups.

The main reason for using this method is that it is expected to fit with the culture and the socio economic position (low-income, low or not educated) due through the 'game-element' of the questionnaire. Besides, the statements are simplified in order to fit with the level of the respondents and to be able to easily translate or explain them to illiterate people and in 'sign' language.

A q-methodology study involves the following steps: definition of the concourse, development of the q-set, selection of the P-set, q-sorting and analysis and interpretation (Van Exel & de Graaf, 2005).

5.1.1 Definition of the concourse and development of the Q-set

In this study the research instrument is developed by making a set of opinion statements that is representative of the variety of issues that are associated with accessing microcredits for vulnerable people in developing countries. Thematic analysis of recent literature, which is discussed in the theoretical framework, regarding factors that cause exclusion or influence inclusion in microcredits are used to structure the q-set; self-exclusion, exclusion by others, exclusion by staff, exclusion by design and exclusion because of physical and informational barriers, supporting factors and resources (see appendix II). In order to get the right measurement the statements are all transformed in factors that are positive and thus could be causing inclusion for vulnerable people in general (table 1). This avoids bias in the sorts.

Table I Q-set/statements

<p><u>Self-exclusion</u></p> <ol style="list-style-type: none">1. Being confident that you are able to pay back the loan and interest2. Being confident that you are able to create a viable business3. Having access to information about the benefits and the obligations of microcredit services4. Having sufficient language(s) skills, like speaking the local language and English <p><u>Exclusion by others</u></p> <ol style="list-style-type: none">5. Having a group loan6. The willingness of people to buy a product or service from a vulnerable person <p><u>Exclusion by staff</u></p> <ol style="list-style-type: none">7. Being confident that the staff of the microcredit program will give you access8. Staff at the microcredit offices that understands vulnerable people.9. Knowing staff at the microcredit offices <p><u>Exclusion by design</u></p> <ol style="list-style-type: none">10. Working in a group for cost-sharing11. Working in a group with people who are like me, for example with the same background12. Working in a group with a mix of different people13. Running a private owned business14. Low interest rate15. Flexibility in repayment of the loan and interest16. Accessing a standard microcredit program (non-discriminatory programme)17. Accessing a special program for vulnerable people. <p><u>Exclusion because of physical and informational barriers</u></p> <ol style="list-style-type: none">18. Living close to the bank or microcredit offices19. Being able to travel20. Having easy access to the market place <p><u>Supporting factors</u></p> <ol style="list-style-type: none">22. Family supports the application for microcredit23. Having family support in daily life24. Working together with family25. Starting a new business26. Continuing or extending a current business27. Social workers, intermediates or other organizations support the application for microcredit28. Having work experience29. Having training on entrepreneurship (budgeting, saving, managing the money) <p><u>Resources</u></p> <ol style="list-style-type: none">30. Having some start-up capital in money or materials31. Having a security (mortgage), like private ground32. Having good social skills33. Having a network of (=knowing) family, friends, neighbours, community workers, etc..to work with or to sell products or services to34. Being self-employed35. Using other financial services in combination, like a local savings program36. (= 21. in q-program) Having (long term) goals, the plan to achieve
--

The different numbers of statements within the items are a consequence of the literature as discussed in chapter 3 (See Appendix II).

The Q statements were translated into two local languages. The respondents could choose to read the Q-statements in English, Luganda or Dhopadhola. There was always a translator present, who spoke both English as well as the local language during the interviews and in some cases a sign language interpreter to give instructions and clarify the statements for deaf people.

5.1.2 Q-sorting

The statement set was presented to the respondents in the form of a pack of cards with the statements in random order. Respondents were asked to rank the cards using a score sheet and the following conditions of instruction: 'Here are some things that other people say about getting access to microcredit. What is helping you to get access to microcredit?'

Respondents were instructed to read the 35 statements and to divide them into three piles: most in favour (or important), neutral and at least in favour or even against getting access to microcredit. Next, they were asked to take the pile with "most in favour/important" cards, read the statements again, select the two statements they found most important and place these in the two spots at the right end of the score sheet. Then they were asked to read the remaining "in favour/important" statements, to select the next three factors that would work in favour of getting access to microcredit and place them in the next column, etcetera. A similar procedure was followed for the cards in the at least in favour or even against" pile (working from left to right on the score sheet) and finally the statements from the "neutral" pile. See appendix III for the instructions.

Figure 3. Score sheet

1	2	3	4	5	6	7	8	9

The score sheet is a quasi-normal distribution ranging from 'least in favour/most against' (1) on the far left to 'most in favour' (9) on the far right (figure 3). This form of distribution is chosen, because of the amount of statements. The assumption is made that the respondents have an outspoken opinion on certain subjects, but can not feel strong about all 35 statements. This 'safe' distribution prevents that respondents have to rank more salient statements than they actually believe in.

5.1.3 Selection of the P-set

As explained earlier, q-methodology is a small sample methodology. The aim is to have about as many respondents as statements (35 for each group). The focus is on in-depth analyses from a small number of respondents rather than superficial analysis of large number of respondent. Since the P-set of the q-methodology is not random, as in most purely quantitative methods, but a purposive sample, different groups are identified in order to answer the research question of this study:

- PwD's with microcredit
 - PwD's without microcredit
- Other vulnerable people:
- People without disabilities with microcredit & People without disabilities and without microcredit, but still vulnerable due to other reasons.

5.1.4 Pre-testing of the q-set

Pre-testing in the field is used in order to have a reliable set of q-statements that will fit with the target group and the culture.

The pre-testing is done with:

- A few PwD's.
- Local researchers on PwD's, teachers and professors from the disability department of the Kyambogo University.
- Local head of a foundation for PwD's

In this period of pre-testing some of the statements have been changed/simplified, because they did not corresponded with the level of the respondents. In this period there was also the possibility to add missing elements that were not presented in the scientific literature, but were valued as relevant statements by the test group in the local context. For example, in this way the importance of having long term goals for your business was added to the Q-set.

5.1.5 Analysis

The analysis of the Q-sorts is a purely technical and objective procedure. It is therefore sometimes referred to as the scientific base of Q (Exel 2005); Q-analysis is performed by using PQMethod 2.11 (Schmolk, 2002).

First, the correlation matrix of all Q-sorts is calculated (extraction method; centroid factor analysis). This represents the level of (dis)agreement between the individual sorts, which means the level of (dis)similarity in points of view between the individual Q-sorters (Exel, 2005). Next, the individual Q-sorts are derived with varimax rotation. This factor analysis technique is used to identify correlations between subjects across a sample of variables. Brown (1980, 1993) explains that the objective is to identify the number of natural groupings of Q-sorts by virtue of being similar or dissimilar to one another, that is, to examine how many basically different Q-sorts are in evidence (Bown, 1980, 1993). In other words respondents who ranked their statements quite similar will share the same factor. Van Exel (2005) adds: 'A factor loading is determined for each Q-sort, expressing the extent to which each Q sort is associated with each factor. Each resulting final factor represents a group of individual points of view that are highly correlated with each other and uncorrelated with others (Exel, 2005)'. The correlation coefficient between a respondent's Q-sort and a factor must be equal or higher than 0.33 (with 35 statements and $p < 0,005$) to be a significant variable for that factor and the square of the correlation coefficients must be higher than the sum of the squares of the correlation coefficients of the other factors to be significant for that factor.

Subsequently, the factor is being analysed by the calculation of the statement's factor scores (Z-score). A statement's factor score is the normalised weighted average statement score of respondents that define that factor (Exel, 2005). This results in an idealized (or composite) Q-sort of the factor that represents how a hypothetical respondent with a 100% loading on that factor would have ranked all the statements of the Q-set on the quasi-normal distribution score sheet.

Finally, differences and similarities between factors are calculated in the distinguishing statements (those with a statistically significantly different rank value on that factor as compared to the other factors) and the consensus statements (those that do not distinguish between any of the identified factors).

5.2 In-depth interviews

In-depth interviewing is a powerful tool in qualitative research (McCracken, 1988) for understanding the participant's perspectives of lives, experiences or situations expressed in their words. After the q-set, explanations are asked to respondents (including the stakeholders) about the factors on the extreme ends (see appendix V). In other words, respondents are asked to give explanation about the factors that are most in favour of getting access to microcredit and the factors that are against or hardly in favour of getting access to microcredit.

These explanations were written down and used as supplementary information for interpretation and description of the results.

5.3 Structured questionnaire

A structured questionnaire was used to collect the following objective data: age, gender, area, marital state, education, employment status, potentially earlier use of microcredit and in case of PwD's a description of the disability was asked for (see Appendix VI). This data is used to see if the background of a respondent could have an influence on a factor loading.

5.4 Top 5 of Q-set with stakeholders

- *What are the perceptions of the stakeholders with regard to getting access to microcredit for PwD's?*

Out of the literature study and pre-research in the field three important stakeholders are identified; family, social workers or staff of DPO's, and the staff of the microfinance institutes or other microcredit service providers. These groups are interviewed in the form of a top 5 of the q-set. From the 35 factors they had to choose the five factors that, in their opinion, are most in favour of getting access to microcredit. After ranking the statements, they gave explanations about the chosen statements in a in-depth interview. This type of research will enlarge the insight in the factors for getting access to microcredit for PwD's, either facilitating or inhibiting.

5.5 Focus Group Discussion

During the data collection different self-organised groups (2 poor village woman groups and 2 PwD's groups) were interviewed. Focus group discussions are held because the size of the members in each group made q-sorting by individuals not the most appropriate method. The discussions are being led by the same topics that were the basis for the development of the q-set. In addition focus group discussions gave the possibility to provide more in depth explanations and to capture other or additional information that was not considered when the q-set was designed.

5.6 Health seeking behaviour and expectations versus outcomes

- *What is the expectation of the relation between microcredit and health seeking behaviour for PwD's?*
- *Are there differences in the expectations for people without a microcredit and the outcomes for people with a microcredit on their general well-being in relation to microcredit and are there differences in this between PwD's and other vulnerable groups?*

To explore these two questions the Liker scale is used (see appendix VII). The Liker scale is used when different questions suppose to have a correlation. Attitude or behaviour is often not measurable in one single question. Different statements, but all on the same theme are asked, in order to explore behaviour or attitude (Swanborn, 2006). In the questions a difference is made in the type of question for people with microcredit and for people without microcredit. For example, 'Since I have microcredit I eat healthier' and 'Since I have microcredit I go to the doctor sooner than before' for people with microcredit and 'If I had microcredit I would eat healthier' and 'If I would get microcredit I would go to the doctor sooner than I do at this moment' for people without microcredit. See appendix III for all the statements on health seeking behaviour in relation to microcredit. The health seeking behaviour is measured on a 5-point scale; totally disagree, disagree, neither agree nor disagree, agree and totally agree.

The second question to measure the expectations versus the outcomes of microcredit is on a 10 point scale. Respondents are asked to indicate how happy they are at this moment on a scale from 1 to 10. Next the respondents without a microcredit are asked to indicate how happy they would be if they had microcredit (expectations). The respondents with a microcredit are asked to indicate how happy they would be without the microcredit (outcomes).

5.7 Literature study

In addition to the current academic articles, that are used to examine what the main factors are in difficulties for PwD's and the access of microcredit, the search is continued.

During the pre-testing phase and the data collection, local studies (mainly from Kyambogo University) were provided for more in-depth information on the topic in the local context.

5.8 Reliability and validity

A mix of different methodologies will be used to answer the main question of this study. By using different, qualitative and/or quantitative, methods and including all the different stakeholders of the subject a holistic research design will be established with evidence based results from the point of view from PwD's.

The reliability of q-methodology has been proven in many ways. Studies have shown that when the same instrument is applied to an individual at two points of time, the resultant correlation coefficients is .80 or higher (Brown, 1980).

Issues of validity do not apply in a q-methodological study since there is no external criterion by which to evaluate a person's own perspective (Brown 1980). Q-methodology is based on the point of view from the individual respondent and not from the researcher's viewpoint.

6. Results

In this chapter the results of the quest on accessing microcredit for PwD's will be discussed. The data is collected in six different districts of Uganda; Tororo, Jinja, Kampala, Masaka, Mbarara & Bundibugyo. They cover the east, west, south and the center of Uganda. The PwD's are contacted through teachers of the Disability Department of the Kyambogo University, intermediates from Lilliane Foundation, intermediates from Cramm-foundation and intermediates from local DPO's en NGO's. In total 115 persons were interviewed individually and four focus groups of about 15 people in each group. So in total the findings are based on 175 people.

This chapter starts with a description of the demographic and social economics characteristics of the participants obtained from the structured questionnaire. Next, the results that are obtained from the Q-methodology will be shown. Subsequently the results from the top 5 statements of the stakeholders and the results of the focus groups discussions are described. This chapter ends with the results of the expectation of the relation with health seeking behaviour and microcredit and the differences in their overall well-being as an effect or expectation of the influence of microcredit.

6.1 Structured Questionnaire

In the table below the results of the demographic and social economic characteristics are presented:

Table II Demographic and social economic factors

PWD = PwD's MC= microcredit

		PWD&MC (n=28)	PWD&NoMC (n=42)	NoPWD&MC (n=14)	NoPWD&NoMC (n=16)
Age	18-20	0	11,9	0	6,2
	20-30	17,9	47,6	7,1	43,8
	30-40	35,6	33,3	35,7	6,2
	40-50	28,6	4,8	42,9	31,3
	50-60	14,3	2,4	14,3	0
	>60	3,6	0	0	12,5
Gender	Female	53,6	52,4	57,1	56,2
	Male	46,4	47,6	42,9	43,8
Area	Rural	67,9	73,9	78,6	62,5
	Urban	32,1	26,1	21,4	37,5
Marital State	Single	25	54,8	7,1	43,8
	Married	75	45,2	85,8	50
	Widowed	0	0	7,1	6,2
Education	No education	3,6	0	0	0
	Primary	42,9	38,1	35,7	25
	Secondary	32,1	45,2	35,7	31,3
	Middle Vocational	10,7	9,5	14,3	25
	HigherVoc./Bachelor	10,7	7,2	14,3	18,7
Employment	Employed	85,7	59,5	92,9	31,3
	Unemployed	0	31	0	31,3
	Volunteer	14,3	9,5	7,1	37,4

Income	0-50,000	35,7	54,8	21,4	43,8
	50,000-100,000	14,3	19	28,6	37,5
	100,000-150,000	7,1	11,9	14,3	6,2
	150,000 - 200,000	28,6	4,8	28,6	0
	>200,000	14,3	9,5	7,1	12,5
Disability	Deaf	21,4	14,3		
	Blind	21,4	7,2		
	Physical	53,6	71,3		
	Other(s)	3,6	7,2		

6.2 Q-method results

6.2.1 Interpretation

The analysis of the Q sorts is a purely technical and objective procedure. It is therefore sometimes referred to as the scientific base of Q (Exel 2005); Q- analysis is performed by using PQMethod 2.11 (Schmolk, 2002).

Out of the 100 participants selected for the individual interviews 80 participants were able to correctly place the items on the scorecard.

The first Q-analysis is an overall analysis of all the subjects that participated. In this first phase it is all about the similarities and differences in opinions, not in people, to discover if there are any differences in attitude towards microcredit between PwD's and other vulnerable people. The results were validated by examining statistically derived solutions using varimax rotation.

After examining a range of factor solutions and rotations four factor solutions appeared in this Q-analysis with predominant attitudes towards access to microcredit for vulnerable people. 77 cases are significant within the four established factors. See appendix IX for more details. The explanations that were given in the follow-up (in-depth interview) of the q-sort, corresponding with the significant q-sorts in the factor, are used for interpretation. In the paragraphs of the different factors some of these explanations are cited (in italic) to explain the ranking of the statements.

6.2.2 The four dominant attitudes

In the table below the correlation between the four factors are shown. The correlation between group 1 and 3 is relatively high. This is why every paragraph will first describe the salient statements (factor scores/ Z-scores) for each group. In the tables with the normalised factor scores not all statements are abbreviated to fit. See appendix II for the full statements. Next, the differences with the other groups derived from the distinguishing statements will be described. The difference score is the magnitude of difference between a statement's score on any two factors that is required for it to be statistically significant (Exel, 2005). See Appendix X for the tables of the distinguishing statements of the four factors.

Correlations Between Factor Scores

	1	2	3	4
1	1.0000	0.4843	0.6582	0.0333
2	0.4843	1.0000	0.3441	0.0058
3	0.6582	0.3441	1.0000	0.0915
4	0.0333	0.0058	0.0915	1.0000

Group 1: Environment who understands their vulnerability & Independent

Below the ideal Q-sort of this group (factor 1), based on the Z-scores of the statements, is shown in the table.

Normalized Factor Scores -- For Factor 1

No. Statement	Z-SCORES
1 Being confident that you are able to pay back the loan and the interest	1.939
15 Flexibility in repayment	1.484
30 Having some start-up capital in money or materials	1.439
14 Low interest rate	1.431
28 Having work experience	1.130
2 Being confident that you are able to create a viable business	1.075
32 Having good social skills	0.897
17 Accessing a special program for vulnerable people	0.813
13 Running a private owned business	0.790
29 Having training on entrepreneurship (budgeting, saving	0.750
6 The willingness of people to buy a product or service from...	0.699
26 Continuing or extending a current business	0.631
3 Having access to information about the benefits and the etc.	0.453
21 Having (long term) goals, the plan to achieve	0.271
8 Staff at the microcredit offices that understands vulnerable people	0.191
7 Being confident that the staff of the microcredit program	0.127
33 Having a network of (means knowing) to work with or to...	0.117
34 Being self-employed	0.099
20 Having easy access to the market place	0.092
27 Social workers, intermediates or other organizations supp	-0.020
11 Working in a group with people who are like me,	-0.240
4 Having sufficient language(s) skills, like...	-0.461
12 working in a group with a mix of different people	-0.574
10 Working in a group for cost-sharing	-0.581
16 Accessing a standard microcredit program (non discriminatory)	-0.643
31 Having a security (mortgage), like private ground	-0.717
18 Living close to the bank or microcredit offices	-0.765
9 Knowing staff at the microcredit offices	-0.772
35 Using other financial services in combination, etc.	-0.779
19 Being able to travel	-0.867
22 Family supports the application for microcredit	-1.224
25 Starting a new business	-1.346
23 Having/needing family support in daily life	-1.748
5 Having a group loan	-1.803
24 Working together with family	-1.888

The view of this group (which is mainly dominated by PwD's with a microcredit) with respect to the most important factors to get access to microcredit shows a clear picture. There are four statements with relatively high average Z-scores and there is a clear gap between these four most important statements and the others. This indicates a high consensus among the individuals in this group. This shows that being self-confident in meeting the obligations of the loan, the design of this obligations and having start-up capital are important factors in getting access to a loan.

Regarding self-confidence (statement 1) respondents added:

- *I don't want to run my business with fear, you should know what you are doing to be sure you are able to pay back the interest and make your own income.*
- *I have my own business and the knowledge of the business; because of this I am very confident that I can pay back the loan and interest on time.*
- *It's simple; if you have doubts you can't get a loan. They (staff of MFI's) will notice it.*
- *I'm confident about my business. I run the business and I am sure I can do it. If you have doubt about this you will be led by fear and worries and start to make the wrong decisions.*

The microcredit's design, in descriptions of the repayment and interest rate (statements 14 and 15), is important according to quotes like:

- *When the interest rate is high, it is harder to expand your business, because there is little money left for you.*
- *It takes time to make profit, if you have to pay the first amount after one week it can be impossible.*

Participants in this group believe that microcredit is not an instrument to use without any capital of your own (statement 30). As many explained:

- *Without some money of your own it is impossible, they will never give you a loan.*
- *It is not a good idea to use the loan for the main assets, extending is better than starting. In case your business is not profitable, at least you won't lose your house or anything.*

Regarding the least in favour or even against getting access to microcredit the following statements are ranked 'working with family' and 'having family support in daily life' (statement 23 and 24) and 'having a group loan' (statement 5). It is interesting to see that some of the supporting factors (statements 23 and 24) as obtained from the theory are described as working against getting access to microcredit by this group. This is illustrated by following quotes:

- *I'm not very good in working together. It is better when I make my own decisions.*
- *My business will fail if I worked with my family, because my family and especially the children would eat the products I am trying to sell.*
- *I have never worked together with somebody and I don't want to do it either.*
- *If you are used getting support from your family, you will feel less challenged to work hard and you don't know your own weaknesses.*
- *My family is very small and it better to be independent. I am proving I can do it without them.*

The motivation why exclusion by others is irrelevant for this group is motivated in quotations like:

- *If my loan was a group loan I would be afraid to trust the others. Some of them won't be able to pay due to some problems, yet you are able, then you will be forced to pay more than you were supposed to because of others.*
- *Don't forget it is a loan; if you make the plan together you have to cooperate very well to pay back the loan, but there are a lot of inefficient people and that can be so stressful.*

Distinguishing statements (Differences between group 1 and the other groups)

The two statements that involve exclusion by others are defined by different attitudes in this group. Having a group loan (statement 5) is valued as most negative compared to the other attitudes. The willingness of people to buy a product or service from a vulnerable person (statement 6) is valued as a positive factor for getting access to microcredit while the other groups view this statement as a negative factor.

Regarding the exclusion by design this group is the only one who views 'accessing a special program for vulnerable people' (statement 17) as a positive influence on getting access to microcredit.

Another difference is the view on the influence of family (statements 22, 23 and 24) which is being viewed as very negative by group one and four, but group 2 and 3 are viewing these factors as a positive influence, as mentioned in the literature.

Group 2: Experience, knowledge and family

The view of this group (which is mainly dominated by people without a disability and with a microcredit) is shown in the table below with the ideal Q-sort (in case of a 100% loading of a respondents Q-sort for this group), based on the Z-scores of the statements.

Normalized Factor Scores -- For Factor 2

No. Statement	Z-SCORES
1 Being confident that you are able to pay back the loan and interest	1.883
28 Having work experience	1.815
15 Flexibility in repayment	1.759
14 Low interest rate	1.716
29 Having training on entrepreneurship	1.524
22 Family supports the application for microcredit	0.848
26 Continuing or extending a current business	0.802
3 Having access to information about the benefits and the ob	0.718
13 Running a private owned business	0.587
24 Working together with family	0.507
21 Having (long term) goals, the plan to achieve	0.328
2 Being confident that you are able to create a viable busin	0.286
16 Accessing a standard microcredit program (non discriminat	0.205
18 Living close to the bank or microcredit offices	0.172
30 Having some start-up capital in money or materials	0.093
20 Having easy access to the market place	0.063
35 Using other financial services in combination, like a loc	0.000
7 Being confident that the staff of the microcredit program	-0.006
23 Having/needng family support in daily life	-0.038
34 Being self-employed	-0.115
32 Having good social skills	-0.185
9 Knowing staff at the microcredit offices	-0.216
5 Having a group loan	-0.223
19 Being able to travel	-0.381
12 working in a group with a mix of different people	-0.384
33 Having a network of (means knowing) to work with or to se	-0.470
17 Accessing a special program for vulnerable people	-0.802
6 The willingness of people to buy a product or service from	-0.832
8 Staff at the microcredit offices that understands vulnerab	-0.866
27 Social workers, intermediates or other organizations support the application	-1.184
4 Having sufficient language(s) skills	-1.234

10 Working in a group for cost-sharing	-1.334
11 Working in a group with people who are like me	-1.375
25 Starting a new business	-1.756
31 Having a security (mortgage),	-1.905

There is a clear gap with the other statements and thus a high consensus among the first five most important statements; self confidence (statement 1), supporting factors (statements 28 & 29) and the design of the microcredit (statements 14 & 15)

Regarding to self confidence respondents explained:

- *You have to be sure you can make profits within the pay-back time of the loan.*
- *You have to very sure, so you won't loose anything.*
- *Because I am in a very good condition I am confident that I am very good in digging. They could see that and that's why they gave me a loan for the materials.*
- *My work is passion fruit and pineapple, I have shown and I know that I am very good in that so that's why they gave me a lone for digging materials.*

The supporting factors work experience (statement 28) and having training on entrepreneurship (statement 29) have been identified as very important factors in getting access to microcredit. Respondents explained why:

- *It is very easy to approach your costumers when you already have some experience. The loan just adds to my own skills.*
- *If you have knowledge about being an entrepreneur you will have less risk, because you will know how to deal with money.*

The motivation of the importance of the design of the restrictions (statements 14 & 15) of the microcredit is supported by the following quotations:

- *Little interest is important, so that I can be able to go forward and that there is an amount left for me.*
- *The burden would be less than it is at this moment. If I would get a loan with little interest I would be surer that I can pay it back.*
- *It is important that I can pay back in the right time that is suitable for my own business.*
- *After the first week the profits are not there yet so it is better when you can pay back in different amounts at different times.*

The two statements that are least important or even against getting access to microcredit are having a very low Z-score. Starting a new business (statement 25) is valued as a negative influence on getting access to microcredit which correspondents in the explanation of the importance of work experience as explained in following quotation:

- *I already had my work experience and knowledge. If you get a loan, and starting the business, you cannot pay back the loan.*
- *It is very risky to go into a new business without any plan or experience.*

Having a security (mortgage) is something this group identified as not useful, mainly because they have a lack of properties, for example animals or land (in case of women).

- *Because most woman don't have this, their husbands are meant the owners of the lands and giving it fore wards to man, it's a war. So it's better to ask for my own things like chicken, cows and goats.*
- *No, because the land is not mine, it's better to get another security.*
- *We (woman) don't get the land; we just marry a man with land.*
- *If we get loan we cannot put our private ground as security, because if we loose this there is nothing left.*

Distinguishing statements (Differences between group 2 and the other groups)

'Working together with people who are like me, for example with the same background' (statement 11) has only been identified as a negative influence by this group. Respondents gave different reasons, they either don't want to work in a group at all, or they prefer to work in a group with people with different qualities to cooperate.

The statements regarding the influence of family (statements 22, 23 & 24) in getting access to microcredit has been valued as positive only by this group. They are the only ones who see the support of family, especially in the application for the microcredit and working together, as an added value.

Group 3: Resources

Below the ideal Q-sort of this group (factor 3), based on the Z-scores of the statements, is shown in the table

Normalized Factor Scores -- For Factor 3

No. Statement	Z-SCORES
30 Having some start-up capital in money or materials	2.318
14 Low interest rate	1.945
1 Being confident that you are able to pay back the loan and interest	1.398
4 Having sufficient language(s) skills.	1.094
3 Having access to information about the benefits and the obligations of the loan	1.083
20 Having easy access to the market place	0.908
32 Having good social skills	0.716
21 Having (long term) goals, the plan to achieve	0.591
19 Being able to travel	0.589
29 Having training on entrepreneurship (budgeting, saving	0.563
2 Being confident that you are able to create a viable business	0.534
28 Having work experience	0.532
34 Being self-employed	0.391
31 Having a security (mortgage), like private ground	0.390
15 Flexibility in repayment	0.299
16 Accessing a standard microcredit program (non discriminatory)	0.135
13 Running a private owned business	0.111
26 Continuing or extending a current business	0.110
25 Starting a new business	0.019
35 Using other financial services in combination, like a local savings program	-0.025
11 Working in a group with people who are like me	-0.171
33 Having a network of (means knowing) to work with or to sell a product to	-0.242
6 The willingness of people to buy a product or service from a vulnerable person	-0.286
8 Staff at the microcredit offices that understands vulnerable people	-0.374
17 Accessing a special program for vulnerable people	-0.507
7 Being confident that the staff of the microcredit program will give you access	-0.544
24 Working together with family	-0.620
27 Social workers, intermediates or other organizations support the application	-0.911
12 Working in a group with a mix of different people	-1.044
5 Having a group loan	-1.229
22 Family supports the application for microcredit	-1.287
9 Knowing staff at the microcredit offices	-1.306
18 Living close to the bank or microcredit offices	-1.375
23 Having/needing family support in daily life	-1.898
10 Working in a group for cost-sharing	-1.907

This group, (mainly people without microcredit, both PwD's and people without disabilities), shows less clear cut Z-scores on the salient statements. This means there is fewer consensus on the statements as in the other groups.

Regarding the resource 'start-up capital' (statement 30) this group believes that is the most important factor in getting access to microcredit.

- *If you use the loan to buy the assets you can not make any profit. By the time you have to pay back the loan you have to sell your assets, so you won't have any costumers. If you have your own money and background, you can use the loans to expand.*
- *Without having a start-up you can't do anything, if people had start-up capital, poverty would be reduced. The loan is not for start-up.*

The next most important statement is about the interest rate of loans (statement 14). They fear the high interest rate and it is an important reason why they don't have or want to have a microcredit.

- *The interest is so high, this is one of the reasons why I don't want a loan, by the time you get started you already have to start to pay back the loan and very high interest.*
- *It is impossible to pay back the interest when it is high, like it is at this moment.*
- *The profit would go to my business or would be my income instead of giving it all to the bank.*

The third most important statement is about the self-confidence in paying back the loan and the interest (statement 1). Concluding from the explanations, this group has a lack of self-confidence.

- *You have to very confident that it is going to be a success, because you always have to put in a mortgage, like your house or land. I would be very afraid, because you can loose the little that you have.*
- *You got to have a goal and be sure that you are ready for it. It would give me more confidence if I had intermediates that help you in getting the loan or knowledge.*
- *This is very important for internal motivation, if you are confident it is easier to work very hard.*

Only the last two statements show a high consensus on the negative influences. Family support in daily life (statement 22) and working in a group for cost-sharing (statement 10) are viewed as factors that work against getting access to microcredit.

Regarding to working in a group for cost sharing the respondents emphasize a lack of trust in other people:

- *Other people are often lazy, there are a lot of PwD's who suffer from dependency syndrome, they use their handicap to just get things and they don't want to do anything themselves or others.*
- *I don't want to be in a group, because you have to agree with ideas of others; I can't control and manage it myself.*
- *The man will decide everything, because here the women are not in control.*

Regarding to having daily support from family there also seems to be a lack of trust.

- *Others can make the wrong decision, or they take your money, they will be interfering and use your money. They don't know what you have signed for.*
- *It is better for the profit when all the decisions are on your own risk; other people don't have knowledge about your business, but will make the decisions.*
- *You won't be used to be alone so you can't make your own decisions and they will be expecting to have their share of your profits.*

Distinguishing statements (Differences between group 3 and the other groups)

This group is the only group that believes that languages skills (statement 4) will have a positive effect on getting access to microcredit. Respondents indicated various reasons for the importance of it:

- *It is important to understand 'sweet language', if I'll be very polite to people they will come back. Hospitality is very important when dealing with the competition.*
- *I do speak English and that is the language they speak often in the offices.*
- *It is hard to make business with other people outside my village.*
- *It will help you to interact with people, skills, and business partners and to find the market.*
- *It is very important for businesses to be able to express yourself and communicate properly to costumers.*

It is also interesting to see that flexibility to repayment (statement 15) is valued as ambivalent by this group, while group 1 and 2 have ranked this statement as very important in getting access to microcredit. Also the statements 'starting a new business' (statement 25) and 'having work experience (statement 28) are viewed as ambivalent where other groups have strong opinions about these statements.

Finally, this group is the only group that believes that having a security (statement 31) is important for getting access to the microcredit. The other groups explained they don't want to have a security with their loan because of fear they will loose it. This group explained that because of the lack of security they are not able to meet the requirements necessary to get access to microcredit.

Group 4: Uninterested

Below the statements that are attributed to the original quasi-normal distribution, based on their Z-scores, are shown.

Normalized Factor Scores – For factor 4

No. Statement	Z-SCORES
30 Having some start-up capital in money or materials	2.156
34 Being self-employed	2.149
33 Having a network of (means knowing) to work with or to sell to	1.566
12 Working in a group with a mix of different people	1.041
26 Continuing or extending a current business	0.991
13 Running a private owned business	0.844
24 Working together with family	0.772
11 Working in a group with people who are like me	0.655
25 Starting a new business	0.540
29 Having training on entrepreneurship	0.525
16 Accessing a standard microcredit program (non discriminatory)	0.451
20 Having easy access to the market place	0.386
14 Low interest rate	0.379
18 Living close to the bank or microcredit offices	0.343
32 Having good social skills	0.204
23 Having/needing family support in daily life	0.182
19 Being able to travel	0.139
28 Having work experience	0.051
10 Working in a group for cost-sharing	-0.132
9 Knowing staff at the microcredit offices	-0.139
7 Being confident that the staff of the microcredit program	-0.168

2 Being confident that you are able to create a viable business	-0.211
5 Having a group loan	-0.218
27 Social workers, intermediates or other organizations support the application	-0.233
6 The willingness of people to buy a product or service from a vulnerable person	-0.343
4 Having sufficient language(s) skills, like speaking the local language and English	-0.590
1 Being confident that you are able to pay back the loan and the interest	-0.720
8 Staff at the microcredit offices that understands vulnerable people	-0.750
17 Accessing a special program for vulnerable people	-0.830
21 Having (long term) goals, the plan to achieve	-0.830
35 Using other financial services in combination, like a local saving program	-1.137
22 Family supports the application for microcredit	-1.516
15 Flexibility in repayment	-1.566
3 Having access to information about the benefits and the obligations of the loan	-2.156

Finally the last group (which only includes PwD's without a microcredit) shows a very clear gap between the first three positive statements and the fourth one.

All the statements (30, 34 & 33) that are valued as very important belong to the item 'resources'. The importance of start-up capital is linked to the view that the loan should be there as an addition to own assets;

- *If I could get some capital I could keep that and support my family, the loan will be there only for the business.*
- *If I would have some start-up capital that would be my money and I wouldn't have the risk to loose it.*

This group prefers to be self-employed in order to be independent from others:

- *If I'm self-employed I don't have to experience the pressure from others.*
- *I don't want a boss who is commanding me.*
- *I don't want a boss, I want to be free and organise my work myself.*
- *I don't want the pressure from other people; I could develop my own skills with my own budget and organisation.*

The last statement 'having a network to sell products or services to' that is valued as positive in getting access to microcredit is explained by following quotations;

- *It is important to know a lot of people, so when I would start my own business I can tell my friends to come to my business.*
- *You have to be sure that there are people who are coming to your shop.*

By placing statement 31 on the far left side of the score sheet respondents do not mean to indicate that 'having security' is working against access to microcredit, but it doesn't apply to them because they don't have any security whatsoever.

The explanations that were given on the salient statement 3 en 15 on the far left side of the score sheet indicate that this group is not interested in microcredit. Many people know somebody who ended up worse off from a microcredit. So the information and the design of the obligations of microcredit are not relevant to them.

- *It doesn't matter to have that information. They are all the same and I would be very afraid that the bank would take my money in case I'm failing to make a success of my business.*

- *If you take a loan you are most likely to end up in prison, because it is too hard to pay back the loan.*
- *It doesn't matter when you have to pay back, a loan is always dangerous because you always have to pay it back and you can never be sure about it.*

Statement 22 about the support of family is viewed as very negative. They don't trust the reasons for family to support you.

- *It is not helpful, if you make profit they will be the first to benefit from it and if you loose money they will take your land from you.*
- *My family would be very supportive if I'm making money, because they can benefit from me. But if I would have difficulties they wouldn't help me. So in the end it is never a positive outcome for me.*

From opinions to people

The views of all the respondents who participated in the sorting of the Q-set have been analysed. The statements at the extreme ends of the scorecard for the four groups and the most important differences between the factors have been described.

Out of the demographic and social economic characteristics of the individual q-sort, that were significant within the different factors, a few observations can be made. First, the fourth factor only consists of PwD's without microcredits that live in urban areas. It is interesting to see that they are the only group who indicates that getting a loan with the requirement of some security does not apply to them. Next, the fact whether somebody is disabled or not seems to be of the most influence when they do have a microcredit. The second group contains many people who are not having a microcredit, regardless of having a disability or not. Also factors as gender, age, income etc. are not divided into different viewpoints. This indicates that there are different viewpoints between PwD's and people without a disability who are having a microcredit. To explore in more detail if there are really two different viewpoints between these groups another Q-analysis is added among the q-sorts of respondents with microcredit only.

6.2.3 Q-analysis of all respondents with microcredit

After examining factor solutions and rotations, a two factor solution emerged. Of the 38 q-sorts, there are three 'null' cases, those that do not load significantly on the factor. See appendix XI for more details. A noticeable finding is that the first factor is solely defined by opinions of PwD's with microcredit, while the second factor is largely defined by people without a disability and with a microcredit. In this last factor there are four PwD's. Their influence on the factor analysis is tested by removing them from the test. There were no major changes in the ranking of the statements within the factors. Based on these observations a hypothesis can be made that the attitude represented by factor 1 is one that can typically be found among PwD's. The second factor can be found in people with and without a disability, and seems to be more prevalent in the latter group.

The correlation within the two factor scores is relatively low. This means there is no high consensus between the two groups.

Correlations Between Factor Scores

	1	2
1	1.0000	0.4371
2	0.4371	1.000

Group 1 (PwD's only)

The statement's factor scores (Z-scores) resulting in a composite (or idealised) Q-sort for this group is shown below.

Normalized Factor Scores -- For Factor 1

No. Statement	Z-SCORES
30 Having some start-up capital in money or materials	2.052
1 Being confident that you are able to pay back the loan and interest	2.005
15 Flexibility in repayment	1.287
14 Low interest rate	1.272
17 Accessing a special program for vulnerable people	1.051
13 Running a private owned business	1.035
28 Having work experience	1.011
2 Being confident that you are able to create a viable business	0.855
29 Having training on entrepreneurship	0.758
32 Having good social skills	0.670
3 Having access to information about the benefits and the obligations of the loan	0.631
6 The willingness of people to buy a product or service from a vulnerable person	0.526
26 Continuing or extending a current business	0.438
21 Having (long term) goals, the plan to achieve	0.257
7 Being confident that the staff of the microcredit program will give you access	0.191
8 Staff at the microcredit offices that understands vulnerable people	0.167
20 Having easy access to the market place	0.143
33 Having a network of (means knowing) to work with or to sell products to	0.019
34 Being self-employed	-0.088
31 Having a security (mortgage), like private ground	-0.217
27 Social workers, intermediates or other organizations support the application	-0.270
11 Working in a group with people who are like me	-0.286
19 Being able to travel	-0.519
10 Working in a group for cost-sharing	-0.639
16 Accessing a standard microcredit program (non discriminatory)	-0.641
35 Using other financial services in combination, like a local savings program	-0.656
4 Having sufficient language(s) skills, like speaking the local language and English	-0.687
18 Living close to the bank or microcredit offices	-0.859
12 Working in a group with a mix of different people	-1.017
9 Knowing staff at the microcredit offices	-1.044
25 Starting a new business	-1.126
22 Family supports the application for microcredit	-1.292
24 Working together with family	-1.537
23 Having family support in daily life	-1.555
5 Having a group loan	-1.935

The perspective of this group on the first two most important factors in getting access to microcredit provides a clear picture. The statements 30 & 1 are identified as most important following by statements 15 & 14.

Both groups consider statement 15 as important. Statement 1 and 14 are consensus statements between the first and the second group, these statements will be discussed later. Statement 30 is the only one that really differs from the other group and will be the focus in this description. Respondents explained the importance of 'start up capital' in two ways. Either because they see having start up capital as one of the conditions to get access to the

microcredit – *‘without any start-up it is impossible to get a loan, because the requirements are that you need to have some start-up yourself to put in your business.’*

The other explanation comes from the view that people in this group believe that microcredit is not something to start a business with because they fear ending up loosing more than they started with – *‘It is important to have the assets from your own money, the loan should only be there to add something to your business’*. This is supported by the fact that starting a new business (statements 25) is one of the statements at the extreme left on the scorecard. *‘If you start a totally new business you will have a lack of start-capital. I got the loan to expand, but I don’t use it to pay the rent of building I am in.’*

The other statements that are viewed as negative by this group are all involving the influence of family (statements 22, 23, 24) and the influence of a group loan. In the theory/literature overview involvement of family has been identified as a supporting factor on getting access to microcredit for vulnerable people. This group views the involvement of family as very negative. The main reason is the lack of trust in capacity of others, trust in the underlying reasons of the family, the preference to work on their own and to be independent. Explained in quotations like *‘This could be very dangerous; if your family encourages you they feel like they are part of the loan. They will force you to share the profit and benefit from you or even worse; to use the money of the loan for them.’* and *‘The family will ask me for the money to spend on other things than the business.’*

Group 2 (All people without a disability plus four PwD’s)

The table below shows us how the factors would be ranked in case of a 100% loading of a q sort. Based on the Z-scores, below the idealized statements ranking of this group is shown.

Normalized Factor Scores -- For Factor 2	
No. Statement	Z-SCORES
1 Being confident that you are able to pay back the loan and interest	1.956
28 Having work experience	1.846
15 Flexibility in repayment	1.773
14 Low interest rate	1.621
29 Having training on entrepreneurship	1.477
22 Family supports the application for microcredit	0.887
26 Continuing or extending a current business	0.845
3 Having access to information about the benefits and the obligations of the loan	0.727
24 Working together with family	0.569
13 Running a private owned business	0.492
21 Having (long term) goals, the plan to achieve	0.307
2 Being confident that you are able to create a viable business	0.272
16 Accessing a standard microcredit program (non discriminatory)	0.193
18 Living close to the bank or microcredit offices	0.137
30 Having some start-up capital in money or materials	0.101
20 Having easy access to the market place	0.044
7 Being confident that the staff of the microcredit program will give you access	-0.033
23 Having family support in daily life	-0.040
5 Having a group loan	-0.057
35 Using other financial services in combination, like a local savings program	-0.093
34 Being self-employed	-0.104
9 Knowing staff at the microcredit offices	-0.190
12 Working in a group with a mix of different people	-0.202

32 Having good social skills	-0.360
19 Being able to travel	-0.428
33 Having a network of (means knowing) to work with or to sell products to	-0.487
17 Accessing a special program for vulnerable people	-0.752
6 The willingness of people to buy a product or service from a vulnerable person	-0.841
8 Staff at the microcredit offices that understands vulnerable people	-0.862
27 Social workers, intermediates or other organizations support the application	-1.163
4 Having sufficient language(s) skills, like speaking the local language and English	-1.205
10 Working in a group for cost-sharing	-1.375
11 Working in a group with people who are like me	-1.444
25 Starting a new business	-1.714
31 Having a security (mortgage)	-1.896

There is a clear gap and a high consensus of the most important factors in getting access to microcredit among the significant sorts of this group. Statement 15, 14, and 1 are all identified as positive elements in getting access to microcredit by both groups. As indicated above these statements will be discussed later.

Statement 28 and 29 both involve the influence of supporting factors on microcredit as having work experience and having training on entrepreneurship. This group also indicates that they gain confidence (statement 1) from these supporting factors. They believe it is important to know about the risks of the loan and to have great understanding about money. *'You have to remember that it is a loan with some restrictions, if you don't know how to deal with this you end up losing it all'. 'Because I have work experience I know that I have good skills, but in addition to that you need to know how to deal with your profits. I mean, you can either spend it, save it or invest it in your business. Those are things you need to learn before you get a loan'.*

At the most extreme left end of the score sheet this group viewed statements 31, 25, 11, 10, 4 and 27 as unimportant or even against getting access to microcredit.

Having a security is not viewed as a negative factor for getting access to microcredit, but as an irrelevant one. The respondents explained that they do not want a microcredit where the requirements of the loan include a security; they prefer other ways like based on savings or results from the past. They think it is too much risk to have a mortgage. They also believe that a microcredit is there to continue or expand a current business and never to start something (statement 25).

According to the respondents they prefer to work in a group with people from different backgrounds in order to cooperate in a more efficient way. Hence, if it comes to working in a group for cost sharing they expect a lot of difficulties in the cooperation. Supporting with this they view statement 27 as a negative influence on getting access to microcredit, because they believe it will not help them. Instead they expect that the social workers, intermediates or other organizations that have supported the application might interfere with their own decisions towards running the business.

Regarding the language skills they don't believe it will have a significant influence on getting access to microcredit. They explain that even if you only speak the local language it can be sufficient; as long as you make sure you have enough costumers and know your market. This supports the view that experience and knowledge about entrepreneurship is important.

Consensus statements

Some of the statements are important factors for both groups, regardless a disability or not. Statement 1 and 14 are both ranked as very positive factors for getting access to microcredit. In the first part of this chapter is explained that being confident is very important for the respondents. There are two main reasons for this; either it results in pursuing the staff of the MFI's to give you a microcredit and/or in more profit in your own business because you know what you are doing. The low interest rate is indicated as a positive influence, because many respondents explained that the interest rate is very high at the moment. As a consequence they are not able to save a lot of money for themselves.

Also the statements 3, 21, and 26 are viewed as positive factors. Respondents indicate that they prefer it when the loan is there to expand a current business (26) to fulfil the long term goals that they have for their business (21). They explained: *In order to achieve this you have to know the exact restrictions of the loan (3), to make sure you can pay back the loan and the interest, but also to make more profit then before.*

Statement 7, 20, and 34 are viewed as statements that are in-between important and unimportant or even against getting access to microcredit (ambivalent).

Both groups consider statement 19 as unimportant. Respondents explain that you do not have to be able to travel, because you can create a business that suits with your possibilities. Also there is no need to travel to the bank, because often the staff of the MFI's will come to you. PwD's add to this that if you need products from the city to sell in the village you can ask or hire somebody to do it for you.

Distinguishing statements

A summary of the main distinguishing statements between group 1 and 2 is given (see Appendix XII for more details)

Summary

	Group 1: Important	Group 1: Unimportant or Against	Group 1: Ambivalent
Group 2: Important	28	<u>16, 22, 24</u>	
Group 2: Unimportant or Against	<u>17, 32, 6</u>	11, 10	8, 31,27
Group 2: Ambivalent	<u>30</u>	<u>23, 5</u>	

With respect to this summary of the distinguishing factors, group 1 identifies social factors as very important whereas the second group views these factors as unimportant. This is supported by the factors 'having good social skills (32)' and 'the willingness of people to buy a product or service from a vulnerable person (6).' PwD's explained that for them it is even more important to have a relation with their costumers, to make sure they will come back. Some of the PwD's explained that some members of the community respected them more, because they are hard working and not begging on the streets or expecting grants like some other PwD's of the community. In addition they believe that 'accessing a special program for vulnerable people (17)' will benefit them in getting access to microcredit. PwD's explained that if they could go to a bank that is owned by PwD's or by people who understand them they would feel more confident that they would give them a loan. They view this as an

important factor, because the staff will not look at their disability, but at their skills and ability to pay back the loan. Start up capital is viewed as ambivalent by the second group, while the first group views this as very important in getting access to microcredit.

The second group identifies family (22 &24) as an important factor in getting access to microcredit while the first group believes this will have a negative influence on getting access to microcredit for them. The first group even adds the support of family in daily life (23) as a negative influence whereas the second group views this as ambivalent.

In contradiction with the first group, the second group believes that getting access to a standard microcredit program – non-discriminatory- (16) will be beneficial for them in getting access to microcredit.

Finally, having a group loan is viewed as very negative by the first group whereas the second group views this as irrelevant.

6.3 Stakeholders

15 employees of MFI's and employees of DPO's were asked to read the 35 statements and to select the five statements they felt were most important for PwD's in order to get access to microcredit. In the table below the results are shown:

Most Important	
No. Statements	N
1	6
2	3
3	5
4	1
5	4
7	3
8	3
12	4
14	5
15	4
16	2
17	2
22	5
23	2
26	2
27	2
28	3
29	4
30	5
31	5
33	3
35	2
Total N =	15*5=75

The employees have chosen all the statements that are causing self-exclusion (statements 1 to 4) as important factors in getting access to microcredit for PwD's. With regard to statement 1 they explain: *'We are here to make money too. If the applicant is sure and understands that it opens doors but is a burden as well, we are willing to give you a loan'*. Having information (statement 3) is also a factor that is important for both the applicant as well as the employees of the MFI's; *'They have to get information first, information is power, make sure to get educated on microcredits before you access'*.

The employees are advising accessing a group loan (statement 5), because this is a product that is accessible especially for vulnerable people who don't have security or enough savings. Within these groups they prefer diversity (statement 12) that combines different skills in order to make sure that the group is able to pay back the loan and the interest.

Regarding to exclusion by staff (statements 7 & 8) the employees explain that it is a two way relationship. First a PwD needs to be confident towards the staff, but on the other hand employees feel the need to know more about the capacities and difficulties for PwD's before allowing them to have access to microcredit. As they explain:; *'We will do what we promised, you can be sure about that, but before we can promise anything we need to know about the characteristics of PwD's and we have to understand his way of working.'*

It is interesting to see that de employees agree with the respondents on the design of the microcredit (statements 14 &15). They believe low interest rate and flexibility are important factors for people to access the loan. *'We know a lot of people fear the interest, but there is a lot of competition so the interest rates are decreasing.'* The employees are not having a shared view on whether there should be special program for PwD's or not. Some employees indicate that the disability is irrelevant, because if a PwD is able to meet the requirements of the loan and has a good business plan they will get the loan. Other express that they feel that PwD's is a group with more risks in failing to pay back the loan and the interest and therefore believe that it is better when they apply for a special program without the competition of non disabled people.

The employees identify the involvement of family as important factors (statement 22 & 23), because it will have consequences for the whole household. Employees emphasize this by quotations like; *'Every family member should be aware that 'we' are having a loan'* and *'if the wife wants a loan the husband should give his approval and support the application to make a success out of the microcredit'*.

Statements 26 to 29 are all identified as important factors for PwD's to access a microcredit by the employees, because they will reduce risk for both parties as a consequence of having knowledge about the business, support from authorised person, experience and knowledge about the money.

Statements 30, 31 and 35 are all identified as very positive because they are restrictions of the MFI's. Explained in quotations: *'We don't give capital, we boost businesses'* and *'In case of defaulting the loan, we are able to recover it, you must present a very good mortgage or have savings equivalent to the amount of the loan.'*

Finally, statement 33 is identified as an important factor in getting access to microcredit for PwD's. The employees believe that having a network indicates a lot about the person's place in the community which will result in good marketing and many costumers at his or her business.

6.4 Focus group discussions

Different focus group meetings were conducted with groups including PwD's, family members of PwD's and poor village women. These groups are 'self-organised' and believe it is beneficial for them to meet with people who have something in common.

Self-organised rural women (including some PwD's and parents of PwD's):

Because of different reasons many women had themselves or had heard negative experiences with individual loans:

- Lack of knowledge about how to run a business. A woman explained for example: *'I had a loan of 100.000 Ugandan shilling. I started a little shop with different products, but then we started to use the products for our own household and the shop collapsed.'*
- Lack of predicting the risks. Many women had heard stories like the following: *'I had a few chicken, but they died. I had to pay back the loan from my savings, so I ended up even poorer.'*
- They don't fear the loan that much, because they are usually small, but they are afraid of the high interest rate.
- Many women with microcredit were tempted to use the loan for school fees of the children instead of using the money for business.
- The MFI's demand a lot of procedures, money and time even before the women knows if the microcredit will be granted to them.
- The MFI's, even the ones supported by the government, often ask land as a security. The women feel discriminated by this, because they do not inherit land.

Based on the above-mentioned experiences and the need for improvement of their quality of life for themselves and their children they started to organize themselves in groups.

Many of them are widowed or married to very poor, jobless man. As they are very poor the amount of money they have is meaningless on its own, but by putting this small amount together they are able to generate income by organising a group loan.

The woman are benefiting from having a loan as a group because of the following reasons:

- They can support and give advise to each other in how to deal with the money and can ask each other for help in running their business
- They can combine forces by performing common task, for example to buying some land from the loan to generate income.
- Sharing information about the risks of the loan.
- Controlling and checking how the other is dealing with the money, to make sure she is still able to pay back to the group.
- Competition: If somebody is performing better than the other they can learn from each other.
- Protection: The women explained: *'When you have an individual loan it is easy for the man to threaten you, for example he can force you to buy food or alcohol from the loan. A man is not afraid for one woman, but if we come to his house as a group he will be afraid.'*
- Some of the women add that the loan should be there to expand. In a group you can combine assets, to make sure that there is a solid base for the loan. *'We have identified the available resources within the group.'*
- It is easier for agencies or other institutions to find them when they are organised.

They also view some risk factors in having a group loan;

- Trust. *'When we are having chickens together you have to trust the person who is responsible that she will share the honest amount of eggs.'*
- *Some people might be lazy and just want to benefit from your efforts.*
- *Thieves are a huge risk. They might steal, for example the poultry and you still have to pay back the loan.*

Overall, if the women had to choose between an individual microcredit or one with the group they would choose the group loan. After getting more experience in the group they would feel confident to have an individual loan.

Self organised PwD's (mainly deaf and blind)

Organised groups of PwD's are less common, but the groups that participated in the study have experienced improvement in their lives, as is explained by following quotations:

- *'We don't have to bag on the streets anymore, because in the group we are able to generate some income together'.*
- *'I feel less lonely since I met some people who experience the same difficulties.*
- *'I have learned a lot from the other members who are having a microcredit'.*

In the groups that I have met, they have started a savings program. Based on this saving scheme individual loans are provided. The need for their own system is mainly a consequence of the shared view that PwD's have more and different challenges than people without a disability. Especially the deaf and/or blind explain that they are excluded from many services because of the lack of sign or tactile language interpreters in Uganda.

Overall the PwD's prefer to work and to have an individual loan, because they feel that they cannot trust other people even not their own family members. The advantage of these groups comes from the savings and the fact that it is compulsory to attend the meetings focused on exchanging information and skills in order to become and remain a member of the group.

6.5 Expectations on Health Seeking Behaviour

Respondents were asked to rate ten questions with respect to the expected relationship between health seeking behaviour and microcredit. The most positive score is 5. The scores are calculated and compared (see appendix III).

The expectations of the population towards improving their health-seeking behaviour is very positive (3,5) with very little difference in scores between the four groups. However, the scores of the PwD's are the highest regardless of having a microcredit or not.

Due to the cross sectional nature of the research, it was not possible to establish a true cause and effect chain between having a microcredit service and health seeking behavior.

This study establishes the likelihood that the positive relation between microcredit and health seeking behavior is especially positive for PwD's.

6.6 Expectations of influence of microcredit on overall well-being (Happy-index)

The respondents were asked to indicate how happy he or she felt on a scale ranging from 0 (completely unhappy) to 10 (completely happy) at this moment. Next, people with a microcredit were asked to indicate this score again if they did not had a microcredit. People without a microcredit were asked to indicate this score again if they would have a microcredit. The means of these scores are calculated and compared (see Appendix XIV).

All the respondents view microcredit as a positive influence on their happiness. The difference in this subject is not in having a disability or not, but on having a microcredit or not. There is hardly any difference in the expectations of PwD's (2,45 point higher on the scale) and other vulnerable people (2,12 point higher on the scale) who are not having a microcredit. However, people with a microcredit identify a much bigger difference if they compare their happiness with the situation as it was before (without microcredit). PwD's with a microcredit indicated a difference in their well-being with 4,83 and other vulnerable people with microcredit 4, 73.

It seems that the effect of microcredit is bigger than the expectation of getting access to a microcredit since the respondents with a microcredit indicated a higher change in their overall well-being than the ones who are not having a microcredit.

7. Conclusion & Discussion:

This study is part of the quest on facilitating and inhibiting factors for PwD's in accessing microcredit and their perspective on the relation with health seeking behaviour in developing countries.

Firstly, the answers to the research questions will be given in this chapter (7.1). Subsequently, the empirical results and the relation with the theoretical framework are described in the discussion section (7.2). Finally, a reflection on the research design is described (7.3).

7.1 Conclusion

In order to cause inclusion amongst PwD's in microcredit it is important to explore the factors that influence the access to microcredit. In this paragraph the conclusions, as derived from the results, will be described. Answer will be given to the key research issue; *'What are the facilitating and inhibiting factors for PwD's to access microcredit and, secondly, what are their expectations with respect to health seeking behaviour when accessing microcredit?'* To answer this, several sub-questions are addressed and the conclusions on those questions will be discussed first.

- *Which factors influence the access to microcredit from the PwD's perspective and what are the differences between PwD's and people without disabilities in getting access to microcredit?*

This study indicates that PwD's with a microcredit have a different opinion on the factors that influence the access to microcredit than the other vulnerable groups and then PwD's without a microcredit. In general both PwD's and other vulnerable people believe that the following factors are important in getting access to microcredit: 'having confidence in paying back the loan and the interest', 'low interest rate' and 'flexibility in repayment'.

The PwD's with a microcredit view many factors differently. First, working together and having a group loan can be concluded to be of negative influence in getting access to microcredit for PwD's. This study shows that this is not a consequence of the feeling that others would not want PwD's to join the group, as indicated in current scientific literature, but as a consequence of the lack of trust in others and the unwillingness of PwD's to be in a group.

Secondly, PwD's believe that the willingness of people to buy a product or service from a vulnerable person is an important factor in getting access to microcredit. They explain that the willingness is very important for them because they sometimes suffer from stigmatization and discrimination. If the costumers would be able to see them the same as any other entrepreneur it would be in their benefit. Other PwD's explained that their disability can even cause willingness to buy a product or service from them. Costumers sometimes respect them more and empathise with them, because they run a business although they have a disability.

PwD's also have a different viewpoint on the factor 'getting access to a special program for vulnerable people' than the other vulnerable groups. PwD's explained that they prefer to access a program where they feel that the people who provide the loan do not look at their disability, but at their ability to run a business. Besides, the PwD's indicate that it would be beneficial for them if some of the extra difficulties they experience would be considered. In addition they view 'staff at the microcredit offices that understands vulnerable people' as

important as well, while the other vulnerable people think this factor would be negative for them.

PwD's indicate that the influence of family as a negative factor to get access to microcredit, while the current scientifically literature and the stakeholders indicate that this can be a supporting factor in getting access to microcredit. They explain that they are not able to trust the reasons of family members to support or work with them. They are afraid that the family would take advantage of them and/or use them.

Finally, PwD's view the factors 'having some start-up capital in money or materials' and 'having good social skills' significantly more important than the other vulnerable people. They consider these factors to be basic resources to get access to the loan in order to meet the requirements and to attract customers.

- *What are the perceptions of the stakeholders (family, social workers, staff of microcredit offices and other organisations) with regard to getting access to microcredit for PwD's?*

The stakeholders have identified all the factors on self-exclusion as very important. They feel that this is one of the main reasons why PwD's are not included in microcredit services. They also explained that being in a group is very important for PwD's, because the products the MFI's offers to the most vulnerable ones are group products to share the risks.

The stakeholders also explained that influence of family is important, mainly because the staff of the MFI's believes it is better to have a microcredit with the whole family.

Finally, the stakeholders agree that the staff of microcredit offices have a lack of knowledge about the abilities of PwD's and often experience them as a risk. Interestingly they viewed many risk-reducing factors as important, such as extending a current business, support from social workers, intermediates or other organisations, start-up capital, having security and/or savings, work experience and training.

- *What is the expectation of the relation between microcredit and health seeking behaviour for PwD's?*

This relation is valued positive both by PwD's and other vulnerable groups with and without microcredit. However, PwD's indicate this relation even more significant as the other vulnerable groups. Interestingly, the difference in expectations is not being characterised by having a microcredit or not, but by having a disability or not. PwD's, regardless of having a microcredit or not, valued the effect of microcredit on their health-seeking behaviour as more important than the other vulnerable groups.

- *Are there differences in the expectations for people without a microcredit and the outcomes for people with a microcredit on their general well-being in relation to microcredit and are there differences in this between PwD's and other vulnerable groups?*

There are hardly any differences in the expectations or the effects on the general well-being between PwD's and other vulnerable groups. All the respondents indicate an improvement in their overall well-being as a consequence of microcredit. However, the difference in overall well-being for people with a microcredit was rated much higher than people without a microcredit. Interestingly, this difference in value is not being characterised by having a disability or not, but by having a microcredit or not. It seems that the effect of a microcredit is higher than the expectations that people have of this relation.

- *What is the applicability of the q-methodology for this subject of research in relation to the target group (vulnerable people in East-Africa)?*

Q-methodology is proven to be a useful method to use among vulnerable people in East-Africa by this study. By using this method the viewpoints and explanation were derived without influence of the researcher. The approach produced in depth conversations with plausible outcomes. The translation in the local language and the use of sign-language interpreters was very useful, but also time consuming. The limitation is that some people were excluded, because of the (fear of the) large amount of statements. Fewer statements in this context would be recommended. Besides, more research is needed to determine whether the two attitudes found in the selective group of respondents examined in this study generalizes to the broader population of PwD's in developing countries.

“What are the facilitating and inhibiting factors for PwD's to access microcredit and, secondly, what are their expectations with respect to health seeking behaviour when accessing microcredit?”

The 'question mark areas' in the explorative framework (paragraph 3.9) are answered with the results from this study. This study is a first step in collecting evidence based conclusion from the point of view of PwD's themselves.

Regarding to the facilitating and inhibiting factors the study shows that PwD's with a microcredit have a different opinion on these factors as PwD's and other vulnerable people without a microcredit and as other vulnerable people with a microcredit. According to the results, the facilitating factors in getting access to microcredit for PwD's are: willingness of other people to buy a products or service from a vulnerable person, staff at the microcredit offices that understands vulnerable people, accessing a special program and having some resources as start up capital and good social skills.

The inhibiting factors for PwD's in accessing microcredit are: having a group loan and/or working in a group and influence of and/or working with family. However, the stakeholders view the inhibiting factors as indicated by the PwD's themselves as important facilitating factors. This shows a gap between the needs and ideas of PwD's and the people who are involved in this business.

Interestingly, PwD's agree on the factors of exclusion because of physical and informational barriers with the other vulnerable people. They do not consider this as very important, while this is the only real exclusion mechanism for PwD's in the current literature.

Regarding the 'question mark area' about the relation with health seeking behaviour a positive expectation towards an improved health seeking behaviour can be concluded. The PwD's indicated this relation even more positive then their non disabled counterparts.

7.2 Discussion

In this section the empirical results will be discussed in relationship with the theoretical framework. Firstly, the different exclusion mechanisms out of the literature, which have formed the basis for the q-set will be discussed. As indicated earlier, the statements are all reversed to inclusion factors in order to have the right measurement within the themes. Subsequently, the supporting factors and resources, as indicated on the basis of the scientifically literature in the explorative framework will be discussed. Finally, the results in health seeking behaviour and the overall well-being will be discussed.

Self-exclusion

Self-exclusion is described in the current scientifically literature as a consequence of the lack of confidence of vulnerable people in their capacity to believe the programs can be beneficial to them (ILO, 2002); the lack of knowledge and information (Handicap International, 2006) and the lack of sufficient language skills (Siewertsen, 2005) in order to apply for the microcredit services.

Both the stakeholders, as well as the respondents of the q-methodology rank the statements (reversed into inclusion) on self-exclusion as very important in getting access to microcredit. In the factor analysis all the groups especially agree on statement 1 (being confident that you are able to pay back the loan and the interest), because they want to be sure they will not end up worse off after applying for a microcredit program.

The last statement of self-exclusion regarding having sufficient language skills in order to apply for a microcredit is only viewed as important by one stakeholder and by the third attitude, which is mainly dominated by the group of people without a microcredit. They feel that they would not be able to understand the procedures of the MFI's, because they believe they are only in English and they feel you need to speak different languages in order to operate your business in different areas.

In total, self-exclusion is supported by PwD's, people without a disability, people with a microcredit and people without a microcredit and the stakeholders. This means that it is an important exclusion mechanism, but not a specific exclusion mechanism for PwD's, but for all the vulnerable groups. ILO (2002) indicates that the lower self-esteem of PwD's can lead to self-exclusion from microcredit. However, this study shows no significant difference between PwD's and the other vulnerable groups who may have low-self-esteem because of other reasons. For example, the poorest may lack confidence as a consequence of lack of knowledge due to a lack of education and woman sometimes can not apply, because of cultural reasons (Hashemi in Wood and Sharif, 1997).

Exclusion by others

According to the literature exclusion by others is of influence specifically for PwD's in accessing microcredit. This study supports that the items 'having a group loan' and 'the willingness of people to buy a product or a service from a vulnerable person' are indeed of influence in getting access to microcredit for PwD's. Mersland (2008) emphasizes that the perceived risk and/or local stigmatization may discourage community members from including PwD's as members in their groups. However, the indicated reasons in the literature (Mersland, 2008) and the explanations of the respondents of this study differ from each other. In the theory there is the assumption that PwD's want to join these group programmes. This study shows that PwD's ranked 'having a group loan' as a negative influence in getting access to microcredit, whereas the other vulnerable people viewed this as an ambivalent factor. The main reason that is given why PwD's don't want to join a group loan is that they feel they cannot trust others or don't believe they will work as successful as they would do on their own. Frequently the needs of PwD's are viewed as a low priority by the other group members and they may tend to get marginalised in a group (Thomas, 2004). Hence, the ranking of 'having a group loan' as a negative factor for getting access to microcredit by PwD's has nothing to do with the feeling others would not allow them as discussed in the scientifically literature, but by not wanting to join a group. However, the self organised groups, both the poor rural woman as the PwD's groups, in the focus group discussion experience a lot of advantages of being in a group. They experience the benefits from being

in a group in the form of protection, exchange of skills and knowledge, and by organising their own loan scheme by putting the little that they have together.

PwD's also differ in their view on exclusion by others in 'the willingness to buy a product or service from a vulnerable person'. An item which is considered as very important in accessing microcredit and to be successful with it, while the other vulnerable groups view this factor as negative. The PwD's explain that because of stigmatization and discrimination people may not want to buy from a person with a disability, as is described in the literature as well (Lewis, 2004). There are also some respondents that are explaining that because of their disability some costumers like to buy at their business, because they sympathize with them or respect them for working, instead of begging. The other vulnerable groups indicate that their vulnerability is private and should not influence their business.

Overall, this study shows that PwD's choose to exclude themselves from being in a group, instead of exclusion by others to be in a group as discussed in current scientifically literature, which leads more to self-exclusion of the PwD's. On the other hand the item 'the willingness to buy a product or service from a vulnerable person' is indicated as one of the reasons PwD's could suffer from exclusion by others.

Exclusion by Staff

The PwD's and the other vulnerable groups explain that 'knowing staff at the MFI's' will work against getting a microcredit, because then the staff will know their vulnerability. Both PwD's and the stakeholders agree that the staff should understand PwD's better. The employees of the MFI's explain that they have a lack of knowledge about the abilities of PwD's and often see them as a risk, which is in line with the current literature (Simanowitz's, 2001) and with the results of the opinions of the PwD's only. This is a specific inhibiting factor for PwD's in getting access to microcredit.

Exclusion by design

As indicated earlier in the results of exclusion by others PwD's don't consider being in a group as an important influence. This is in contrast with the view of the stakeholders and the literature (Simanowitz, 2001). The stakeholders explain that products that aim to serve the most vulnerable ones are often 'group products'. Professor Yunu's innovation was to find a way to lend to the poorest of the poor who have no collateral (security) against which to borrow. He notices that although many villages had no obvious visible asset, they all have one thing; a community of interdependence and trust. The idea of 'group products', as often offered by MFI's, is to convert that trust into collateral by making the loan the responsibility of the whole group. It might be that many individual respondents have a lack of knowledge about group dynamics and perceive an unrealistic high risk.

Exclusion by design is also caused by high interest rates and non-flexible repayment schemes (Simanowitz, 2001). Both respondents who participated in the q-sorts and stakeholders agree that the repayment time and the interest rate are important factors. The current high interest rate is explained as one of the main reasons to doubt if a microcredit is beneficial for vulnerable people. Microcredit was officially designed to bring economical empowerment to the poorest of the poor, but it has become a profitable business of its own. Interesting is that the item flexibility in repayment is viewed much less important by many respondents who do not have a microcredit (attitude three from the four factor analysis). The stakeholders agree with these statements, but the employees of the MFI's for different reasons; as a consequence of competition they have to offer lower interest rates to attract

customers, including PwD's. Since both PwD's as well as the other vulnerable groups agree on these items, repayment and interest rate are not specific factors for PwD's

With reference to the question whether there should be a dedicated program for vulnerable people, PwD's indicate a different preference than the other vulnerable people. PwD's believe a special program would be in their favour, while the others think it would have a negative influence. The stakeholders disagree amongst each other on this topic.

In the scientific literature (Hulme, 2000; Mersland, 2009) and in the international practice the focus is on mainstream inclusion in employment and credit schemes for PwD's (Cramm & Finkenflugel, 2008) in order to reduce stigmatisation of PwD's, but this study indicates that the viewpoint of PwD's on this topic is different. Mersland (2009) emphasizes that PwD's are not a homogenous group and should therefore not need a special program. Cramm & Finkenflugel (2008) explain that a number of MFI show willingness and interest to include PwD's, but are not prepared to make their program more accessible and disability sensitive. Without these changes, hindrances to enable PwD's remain (Dyer, 2003). The respondents don't believe that the mainstream services will change and prefer a special program for them. Many authors explain this special programs in terms of a flexible repayments scheme and/or interest free loans whereby no savings and or prior experiences are needed (Handicap International, 2005; Lewis, 2004). However, the focus of the PwD's category of the respondents in this study is on this topic is more in terms of feeling confident, respected and understood when accessing a special program for PwD's as they all have one thing in common; suffering from a disability.

In summary, exclusion by design is a specific mechanism for PwD's with regard to the items 'working in a group' and 'accessing a special program'.

Exclusion because of physical and informational barriers

This study indicates that the PwD's with a microcredit do not have strong opinions on this mechanism, while this is the only specific exclusion mechanism in the current literature (Mersland, 2008). Of course the mobility problems as mentioned in the current scientific literature (Lewis, 2004; Thomas, 2001; Handicap International, 2005) exist, but the PwD's explained they are able to solve these problems (by hiring an assistants, students or rent vehicles and/or drivers) without losing too much of the profits of their businesses. Interestingly, many of the respondents without a microcredit (attitude three in the four factor analysis) do agree with the scientific literature and feel that these problems are causing exclusion to microcredit.

Both PwD's as well as the stakeholders explain that nowadays the staff of the bank often comes and visit the villages for applications and repayment, so there is no need to live close to the bank or the MFI's.

Supporting factors & Resources

In the current literature support and working together with family are viewed as supporting factor that cause inclusion for PwD's in microcredit (Elwan, 1999; Mersland, 2009). In contrast to the other vulnerable groups and the stakeholders who agree with the literature, the viewpoints of the PwD's in this study disagree firmly on these items.

There are two different causes for this disagreement with the literature. Some of the respondents explain that don't have any family or that they have been abandoned by their families. They view it as unimportant, because of the lack of family. The most common reason for family as a negative influence is the lack of trust in their families, especially in their parents or relative guardians. They have been supported by their parents in a basic way

during their childhood. A study by ESCAP (1995) notes that the difficulties faced by PwD's can start at birth, and that if they are allowed to survive, they can face discrimination within the family, receive less care and food, and be left out of family interactions and activities. In a country like Uganda this exclusion during childhood is often the case, because children are being viewed as a kind of social security and are supposed to take care of the parents when they are not able to generate income themselves any more. They also have less access to health care and rehabilitation services, educational and vocational training programs, which would prepare them for the job market (Escap, 1995; Lewis, 2005). As a possible consequence of this the PwD's in this study explain that their family does not feel that a PwD's could succeed in accessing a microcredit or they feel their family would take advantage of them.

PwD's have to cope with being dependent on others, either their family and/or others, like social workers (Murray, 1984). In Murray's analysis of this 'dependency syndrome' it is indicated that poverty and marginality are results of personal and family inadequacies. This supports the reason why, from PwD's point of view's, family is not a supporting factor in getting access to microcredit at all.

The (minimal) support during childhood is often given to the PwD's, but the resources that provide the step to being self-reliant are not there. Interestingly the items on resources are viewed more important by the PwD's in this study compared to the other vulnerable groups who viewed the supporting factors as more important. PwD's indicate 'having start-up capital and 'having social skills' as more important than the supporting factors. The main reason is that they think without these resources it is impossible to ever get a loan, because of the requirements, the staff of the MFI's, the interaction with the customers and/or because they are afraid to loose the little that they have. The other vulnerable people focus more on the business instead of the loan, by indicating supporting factors, like 'family' and 'training on entrepreneurship' as very important.

In overall, the supporting factors are not specific facilitating factors for PwD's. The items on family are even inhibiting factors for PwD's. Some of the resources are specific facilitating factors to access a microcredit for PwD's, because the PwD's value these resources much more important than the other vulnerable respondents.

Demographical and social economical characteristics

The study sample is rather small for investigating associations between groups and individual background characteristics. Although in one group (last attitude of the four factor analysis) there seems to be a relation between 'area' and access to microcredit. This group, who are all PwD's without a microcredit who live in urban areas, has a strong different viewpoint on 'having a security'. They indicate it as negative, because it does not apply to them. In urban areas vulnerable people are more likely to have a lack of land or animals to put in as a mortgage for the loan, as in rural areas.

Health Seeking Behaviour and Overall Well-being expectations and effects

As supported by the literature microcredit is expected to have positive outcomes for vulnerable people since the relation with health seeking behaviour and overall well-being was viewed positive by the participants. Interestingly the PwD's indicate a more positive relation (higher effect) of microcredit than the other vulnerable groups on health seeking behaviour. This could be a consequence of the fact that PwD's often need more health services.

Within the overall well-being expectations the differences is not divided between PwD's and the other vulnerable groups, but between people with a microcredit and without a microcredit.

The respondents with a microcredit indicate a much higher difference in their overall well-being than the people without a microcredit. This could indicate a lack of information on the benefits of microcredit services amongst people without a microcredit.

Because of limited time this relation is being studied within a cross sectional research design method and it is only able to give the likelihood of the expectations amongst the PwD's towards these relations.

7.3 Reflection on research design

In this paragraph a critical reflection on the research design, by highlighting several key factors that relate to the research questions and the target group, is given.

In order to answer the research questions of this study on access to microcredit for PwD's and their perspective on the relation with health seeking behavior a theoretical framework has been developed, which gives an holistic view on the subject. The distance between theory and empirical reality has been bridged by transforming the scientifically literature into 35 statements that are presented to vulnerable people in Uganda. Next, the results of the q-sorting of these statements were calculated and additional explanations were given by means of in-depth interviews. Also more in-depth information has been collected by including the stakeholders and focus group discussions in this study. Combining these different data collection methods and sources of information, answers to the research questions have been given.

Q-methodology requires respondents to have the capability to evaluate and rank-order their own behavior, needs and preferences. This might raise the concern that it could be problematic for vulnerable people in Africa (often very low educated). However, this study shows that vulnerable people are able to participate in a q-methodological study. The form in which the q-methodology is conducted fits with the culture of the participants and avoids bias due to influence of the researcher. First of all, by q-sorting participants had to order their thoughts about the subject without any influence of the researcher. It is all about the viewpoints of the respondents and not of the researcher. Using the q-methodology avoids the possibility of bias due to socially desirable answers from the respondents to a researcher from another culture. Secondly, the participants of this culture are often less assertive in expressing their own opinion. In this way, one of the advantages of the q-method is that it enables them to rank the salient statement on the subject and give explanations afterwards.

However, the sorting was often perceived as difficult and as a consequence of that time consuming. The amount of statements (35 in total) scared some of the participants and they did not believe they were able to sort all the statements. In this study the choice has been made to include all the statements which seemed relevant according to the current scientifically literature to have a holistic view on the topic and to really explore the respondents viewpoints and not the viewpoint of the experts. The consequence is that not all the selected respondents were able to join the q-sorting. These respondents were still able to contribute to the questions with regard to health seeking behavior and overall well-being. In order to include people who are deaf, blind and/or illiterate the q-methodology demanded extra facilities for them, in the form of translators, sign language interpreters and a lot of time from the participants themselves.

Although the influence of the researcher is very limited in this study, a research project like this can never be done without any kind of intervention by the researcher. A few interesting side effects occurred during the collection of the data. Respondents spontaneously indicate that they felt participation, especially in sorting of the q-set, was useful for them. They

explain: *'It will help people who want to apply for a microcredit.'* and *'I have a microcredit, but it even gave me a clear view on the subject. Now I am more able to help other PwD's when they want to apply'*. Some of the respondents were thankful for the participation and perceived it as a useful training.

The other side effect of conducting this study among vulnerable people in Uganda is the way of organizing the interviews. The participants sorted the q-set individually and they had a lot of thinking to do. Afterwards the respondents were able to meet each other and to exchange ideas on the topic. In two areas the participants even decided to meet every month to learn from each other's skills and to talk about how to improve their role in the community by generating income.

The methodology, used to answer the research questions of this study, was suitable with respect to the context. The possibilities of the q-methodology make it a useful research method because of the learning and awareness aspect towards microcredit and the possibility to examine people's attitudes, beliefs and perspectives on the subject. Also this study has proven that vulnerable people in Africa (low educated) are able to participate in a q-study. The in-depth explanations from the respondents after sorting the q-methodology generated a lot of useful information and together with the in-depth explanations of the stakeholders and focus group discussions, contributed to the interpretation of the qualitative results as derived from the calculations of the individual q-sorts. The limitations of the complexity of the q-method whereby some respondents could not contribute to the q-sorting, was solved by the possibility to contribute to the other questions related to health seeking behavior and overall well-being, as well by the in-depth information of the stakeholders and the spontaneously focus group discussions that were held.

The generalization of research data derived from Q methodology is somewhat limited and actually not intended as well. This study shows evidence based insights in the viewpoints of PwD's on the subject of accessing microcredit and the relation with health seeking behavior. The sample of this study is not necessarily representative of the general population of PwD's, but for q methodology it is important that the q-set is representative for the subject of study. This is why in this study it has been decided to include all the statements derived from the theoretical framework. The results of a Q-methodological study can only be generalized to the subject of study, not to the wider population of respondents. Nonetheless, the construct validity (it measures what it is supposed to measure) of the results, in combination with the low correlation between the factors, gives confidence that such a study would generate a similar factor solution among other PwD's in East-Africa with respect to accessing microcredit and the relation with health seeking behavior.

8. Recommendations

This explorative study shows evidence based results from the PwD's perspective on accessing microcredit for PwD's and, secondly, the relation for them with health seeking behavior. In order to raise more awareness on these issues some recommendations, derived from the results, are given below.

8.1 Future Research

- Generalization to other developing countries.

Previous studies have shown that microcredit can be a very useful tool in reducing poverty in developing countries. The studies on microcredit and people with disabilities have described different reasons for exclusion and described different supporting factors and resources that are important in getting access to microcredit for PwD's.

The current study however showed that PwD's have a different viewpoint on some of these items in Uganda. To explore these different viewpoints, more research is necessary in other developing countries. One of the major results of this study is the view that support or working together with family is a negative influence of getting access to microcredit by PwD's. To examine whether this is a cultural element or a general element, and/or could be generalized to all PwD's, further research in other developing countries is necessary.

Since certain clusters of opinions of PwD's on accessing microcredit are identified, their prevalence and distribution can be determined in a broader population of PwD's by conducting large surveys in other developing countries.

- Health seeking behavior (weighted outcomes)

Many studies indicate positive outcomes for vulnerable people when accessing microcredit. This study shows that there is a positive relation between microcredit and an improved health seeking behavior, especially for PwD's. However, to have this outcome as an evidence based result further research is necessary in the form of a longitudinal study, whereas our results are based on assessing expectations with respect to the relationship between having access to microcredit and health seeking behavior in a cross-sectional research design.

8.2 In Practice

PwD's

- With the assumption that 'group products' will stay the most common microcredit service in the mainstream MFI's for vulnerable people and/or to organize it themselves it is recommended for PwD's to recognize the importance of group dynamics and to learn how, within a group, they can create their own viable schemes.

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Family

- The family of PwD's should see the importance of making PwD's self-reliant. In a country where children provide social security for their parents PwD's should also be considered as worthwhile to become independent and capable of generating income. Mersland (2008) indicates that receiving help from family members (children and spouses) is helpful in operating their businesses. However, this study concludes that PwD's don't trust the family and do not want to work together. The family should gain the trust from PwD's in order to collaborate together, starting from including them in education and other basic needs during childhood.

Staff of MFI's

- The staff of the MFI's indicates in this study that there is a need for being better able to understand PwD's. Mersland (2008) supports this by saying that staff should learn to assess the person and his or her willingness and capacity to repay a loan. This requires the ability to look beyond the disability. If the management of the MFI's trains their staff, PwD's would feel more confident to apply for a loan in mainstream microcredit programs.

Social workers and employees of DPO's and NGO's

- One of the evidence based insights gathered in this study is the need for special programs for PwD's. They explained that these programs do not have to be based on different requirements of the loan (such as low interest rate or flexibility in repayment) but that they would feel more confident to go to a bank where the employees are disabled themselves or have a better understanding of what it means to be disabled. This has mainly to do with their lack of trust and the feeling that people are taking advantage of them. A recommendation can be done, derived from the results, towards social workers and employees of DPO's and NGO's by starting own banks and microfinance offices, run by PwD's for PwD's.

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APPENDIX

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I. List of Abbreviations

PwD's	People with Disabilities
PWD	Person with a Disability
MFI's	Micro Finance Institutions
DPO's	Disabled People Organizations
NGO's	Non Governmental Organizations
MC	Microcredit

II. Q- Statements

Self-exclusion

1. Being confident that you are able to pay back the loan and interest (Thomas, 2000; ILO, 2002)
2. Being confident that you are able to create a viable business (Thomas, 2000; ILO, 2002)
3. Having access to information about the benefits and the obligations of microcredit services (Handicap International, 2006)
4. Having sufficient language(s) skills, like speaking the local language and English (Siewerten, 2005)

Exclusion by others

5. Having a group loan (Dyer, 2003)
6. The willingness of people to buy a product or service from a vulnerable person (Lewis, 2004)

Exclusion by staff

7. Being confident that the staff of the microcredit program will give you access (Thomas, 2000; Mersland, 2008)
8. Staff at the microcredit offices that understands vulnerable people (Thomas, 2000; Mersland, 2008)
9. Knowing staff at the microcredit offices (Pre-test)

Exclusion by design

10. Working in a group for cost-sharing (Simanowitz, 2001; Mersland, 2005)
11. Working in a group with people who are like me, for example with the same background (Simanowitz, 2001;; Mersland, 2005)
12. Working in a group with a mix of different people (Simanowitz, 2001; Mersland, 2005)
13. Running a private owned business
14. Low interest rate (Simanowitz, 2001)
15. Flexibility in repayment of the loan and interest (Simanowitz, 2001)
16. Accessing a standard microcredit program (non-discriminatory programme) (Mersland, 2008)
17. Accessing a special program for vulnerable people (Handicap International, 2005; Lewis, 2004)

Exclusion because of physical and informational barriers

18. Living close to the bank or microcredit offices (Harriss-White, 1996,)
19. Being able to travel (Simanowitz, 2001; Mersland, 2008)
20. Having easy access to the market place (Thomas, 2001; Lewis, 2004; Handicap International, 2005)

Supporting factors

22. Family supports the application for microcredit (Elwan, 1999)
23. Having family support in daily life (Elwan, 1999)
24. Working together with family (Mersland, 2008)
25. Starting a new business
26. Continuing or extending a current business
27. Social workers, intermediates or other organizations support the application for microcredit (Welbourn, 1991; Elwan, 1999)
28. Having work experience (Simanowitz, 2001)
29. Having training on entrepreneurship (budgeting, saving, managing the money) (Cramm, 2008)

Resources

30. Having some start-up capital in money or materials (Lewis, 2004)
31. Having a security (mortgage), like private ground or animals (Thomas, 2000; Lewis, 2004)
32. Having good social skills (Coleridge, 2006)

- 33. Having a network of (=knowing) family, friends, neighbours, community workers, etc. to work with or to sell products or services to. (Welbourn, 1991; Elwan, 1999)
- 34. Being self-employed (Alam, 2000; UN, 2007)
- 35. Using other financial services in combination, like a local savings program (Simanowitz, 2001; Thomas, 2002)
- 36. (= 21. in q-program) Having (long term) goals, the plan to achieve (Added after pre-testing with local experts)

III. Instructions

Instructions

These instructions will guide you through the study step by step. Please read through each step completely before you start carrying it out, and please finish each step completely before proceeding to the next one.

This study is about getting access to microcredit and the effects of microcredit, especially in relation to health. Microcredit is a loan with interest for entrepreneurs who want to start their own businesses.

The factors on the 35 numbered cards are things people have written and said about the main factors of getting access to microcredit. Later on we will ask you whether you think these factors work in favour or work against or are hardly in favour for you when getting access to microcredit.

1. Place the large score sheet in front of you on a table. The 35 numbered cards contain factors which affect the access to microcredits. This study is about people's individual opinions; there are no right or wrong answers. The numbers on the cards (from 1 to 35) are to help you to complete the response sheet and apart from that do not have any meaning.
2. Read through the 35 factors carefully and at the same time split them up into three piles: a pile for factors which you think work in favour of getting access to microcredit (and place them to your right), a pile for factors which work against or are hardly in favour of getting access to microcredit (and place them to your left), and a pile for factors you are not sure about, do not consider relevant or are unclear to you (and place them in the middle).
3. Take the pile containing the factors which you think work in favour of getting access to microcredit (to your right) and read them through once again. Select the two factors which you think work MOST IN FAVOR and place them in the extreme right column of the large score sheet, below the "9". It does not matter which of them you place at the top or at the bottom. Next, from the remaining pile select the three factors which you think work MOST IN FAVOR and place them in the three spaces below the "8". Proceed until all factors you think work in favour of getting access to microcredit have been placed on the score sheet.
4. Take the pile containing the factors you think work against getting access to microcredit (to your left) and read them through once again. Select the two factors which you think work MOST AGAINST/LEAST IN FAVOR and place them in the extreme left column of the score sheet, below the "1". It does not matter which of them you place at the top or at the bottom. Proceed until all factors you think work against or at least in your favour in getting access to microcredit have been placed on the score sheet.
5. Finally, take the remaining pile and read through these factors once again too. Place the cards in the remaining spaces on the score sheet, just like you feel it should be done.
6. When you have finished placing the cards on the score sheet, read them all through as a final check and change positions if you feel like it.
7. When you are completely ready, the researcher will copy the numbers on the cards onto the response sheet, exactly like they are on the large score sheet.
8. Please complete the remaining questions on the response sheet.

Thank you very much for your cooperation!

VI. Structured questionnaire

1. What is your age? years
2. What is your gender? female male
3. In what kind of area do you live? rural (village) urban (city)
4. What is your marital state? Single – never married
 Single - divorced
 Married
 Widowed
5. What is the highest level of education you have achieved? no education
 primary education
 secondary education or lower vocational
 middle vocational
 higher vocational or bachelor's degree
 master's degree or higher
5. What is your occupation? Employed, in doing.....
 Unemployed
 Volunteer, in doing.....
6. What is your monthly income?Ugandan Shilling
7. Do you have microcredit? Yes, *for what are you using it?*
-
 No, *have you ever tried to apply for a loan?*
0 no, I've never tried to get access to a loan, write down the reason why you didn't try:
.....
0 Yes, I tried to get access to a loan. Explain why didn't you get it?
.....
8. Do you have a disability? Yes No
- If yes, please fill in a description of your disability:
 deaf blind other physical handicap Other(s),

VII. Effects and expectations of getting microcredit

If you are getting microcredit to set up or continue a business of your own there are certain obligations and benefits connected to it. For example, you have to pay interest of the loan, which is an obligation, but at the other hand it will generate income if you have a successful business.

I would like to know your opinion about the effects of getting microcredit and the way you think about the obligations and benefits.

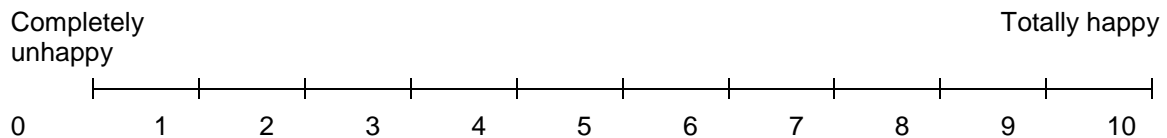
Please fill in A if you have microcredit

Please fill in B when you don't have microcredit

Questions:	Totally Disagree	Disagree	Neither agree nor disagree / neutral	Agree	Totally agree
1. A: Since I have microcredit I eat healthier 1. B: If I had microcredit I would eat healthier					
2. A: Since I've got microcredit I buy medicine at an earlier stage if I get sick compared to when I didn't had microcredit 2. B: If I would get microcredit I would buy my medicine earlier than I do at this moment.					
3. A: Since I have got microcredit my community and family respect me more 3. B: If I would get microcredit my community and family will respect me more					
4. A: Since I have microcredit me and my family or people within my household live in better hygiene. 4. B: If I would get microcredit me and my family or other people in my household would live in better hygiene.					
5. A: Since I have microcredit I feel a burden, because when I will get sick it is difficult to pay back the interest and the loan 5. B: If I would get a microcredit I would feel a burden when I got sick, because it would be difficult to pay back the interest and the loan.					
6. A: Since I have microcredit I go to the doctor sooner than before. 6. B: If I would get microcredit I would go to the doctor sooner than at this moment.					
7.A: Since I got microcredit I feel more confident about myself 7.B: If I would get microcredit I would feel more confident with myself					

8.A: Since I get microcredit I am able to save more 8. B: If I would get microcredit I would be able to save more					
9.A: Since I have microcredit I join more family and community activities 9. B: If I would have microcredit I would join more family and community activities than at this moment.					
10. A: Since I have microcredit I can't participate and benefit from other poverty alleviation programs, such as grants and charity programs. 10. B: If I would get microcredit I couldn't participate and benefit anymore from other poverty alleviation programs, such as grants and charity programs.					

Finally, please indicate how happy you are in general on the scale below.



Please fill in A if you have microcredit
Please fill in B when you don't have microcredit

A: If you have microcredit:

Now suppose your application for the microcredit you now have was not granted.

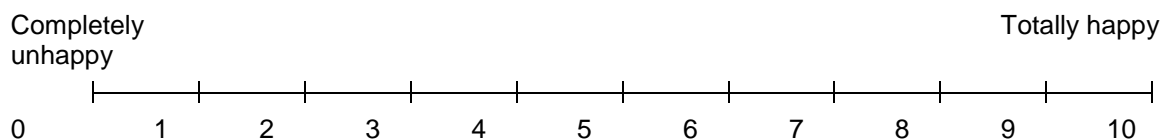
Please indicate how happy you think you would have been if you would not have been granted the microcredit on the scale below.



B: If you don't have microcredit:

Now suppose you had applied for a microcredit and that your application was granted.

Please indicate how happy you think you would have been if you would have been granted a microcredit on the scale below.



Thank you very much for your cooperation!

VIII. Letter of Consent

Letter of Consent

This research study is about accessing in microcredit and the health seeking behavior effects for people with disabilities. The aim is to discover which factors are causing the exclusion in microcredit schemes and to see if a microcredit scheme can improve lives.

You have been identified as one who can contribute to this study by providing information through an interview.

I would like to assure you that whatever information given will be threaten with most confidentiality and used only for this study. No names will be used in the final report.

Please indicate your acceptance of the request by signing the Informed Consent form below:

Informed Consent Form:

I.....have read and understood the aim and objectives of the study in reference and have accepted to be a participant as requested.

.....
Signature Date

IX. Significant Q-sort on four factors

Factor Matrix with an X Indicating a Defining Sort				
Loadings				
QSORT	1	2	3	4
1 1pwd&mc	0.5491X	0.0289	0.4338	0.0483
2 2pwd&mc	0.3477	-0.0605	0.5567X	-0.1917
3 3pwd&mc	0.5257X	0.0809	0.2138	0.0007
4 4pwd&mc	0.4597	0.2231	0.5660X	-0.1614
5 5pwd&mc	0.7254X	0.1612	0.3774	0.0272
6 6pwd&mc	0.4381X	0.2607	-0.0189	0.2513
7 7pwd&mc	0.4618	0.6183X	0.1317	0.0388
8 8pwd&mc	0.2081	0.6532X	0.3807	0.1495
9 9pwd&mc	0.4008	0.3216	0.3097	0.2640
10 10pwd&mc	0.2869	0.5497X	-0.1176	0.0570
11 11pwd&mc	0.1976	0.1504	0.4324X	-0.1675
12 12pwd&mc	0.2594	-0.0346	0.7027X	-0.0210
13 13pwd&mc	-0.0632	0.2825	0.5118X	-0.0258
14 14pwd&mc	0.5829X	0.2214	0.3308	-0.1518
15 15pwd&mc	0.2577	0.4567X	-0.0037	0.2863
16 16pwd&mc	0.5719X	0.1819	0.3658	-0.1749
17 17pwd&mc	0.6690X	0.2411	0.1466	0.2368
18 18pwd&mc	0.3830	0.5763X	0.1843	0.1307
19 19pwd&mc	0.3839	0.4444	0.2028	-0.1981
20 20pwd&mc	0.4873X	0.4290	0.2157	-0.0790
21 21pwd&mc	0.7454X	0.3198	0.3221	0.0865
22 22pwd&mc	0.8141X	0.2385	0.1961	-0.1321
23 23pwd&mc	0.6499X	0.1598	0.3378	0.0913
24 24pwd&mc	0.6373X	0.3575	0.1936	0.0088
25 1pwd&nom	0.6259X	0.3546	0.0984	-0.0298
26 2pwd&nom	0.1444	0.1988	0.3879X	-0.2655
27 3pwd&nom	0.6637X	0.1866	0.2218	-0.0790
28 4pwd&nom	0.1520	0.2777	0.3462X	0.0754
29 5pwd&nom	0.4379X	-0.0274	0.0040	-0.0417
30 6pwd&nom	0.3507	0.1567	0.2261	0.2547
31 7pwd&nom	0.5384X	0.3744	0.3476	-0.0517
32 8pwd&nom	0.1234	-0.0716	0.1688	0.3091
33 9pwd&nom	-0.0827	-0.0018	-0.1615	0.5976X

34	10pwd&no	0.4730X	0.3244	-0.0514	0.2775
35	11pwd&no	0.3437	0.3143	0.1540	0.3655
36	12pwd&no	0.0941	-0.1065	0.0013	0.5880X
37	13pwd&no	-0.0170	0.0998	0.2688	0.5435X
38	14pwd&no	0.2727	-0.0953	0.2278	-0.0234
39	15pwd&no	0.1802	-0.1085	0.4672X	-0.1349
40	16pwd&no	0.3825	-0.2767	-0.0698	-0.3834
41	17pwd&no	0.1001	-0.0830	0.1621	-0.3017
42	18pwd&no	0.1595	0.3491X	0.1588	0.2602
43	19pwd&no	0.3145	0.3399	0.3281	0.1272
44	20pwd&no	0.2026	0.4709X	0.0909	0.1714
45	21pwd&no	0.2670	0.1655	0.6112X	0.0507
46	22pwd&no	0.3348	0.0568	0.6477X	0.0128
47	23pwd&no	0.3792	0.1169	0.6485X	-0.1653
48	24pwd&no	0.2907	0.3578	0.4283	-0.4254
49	25pwd&no	0.2893	0.0772	0.5666X	-0.0910
50	26pwd&no	0.1761	0.0096	0.4331X	-0.0855
51	1nod&mc	0.3495	0.6315X	0.2485	-0.1228
52	2nod&mc	0.0349	0.5582X	-0.0810	-0.3915
53	3nod&mc	0.1047	0.5352X	0.1476	0.1461
54	4nod&mc	-0.0183	0.5420X	-0.2823	-0.1705
55	5nod&mc	0.1496	0.7397X	-0.0720	0.2198
56	6nod&mc	0.1398	0.4696	0.5041	0.1442
57	7nod&mc	0.0612	0.5737X	0.4284	-0.2633
58	8nod&mc	0.0400	0.7398X	-0.0130	-0.3020
59	9nod&mc	0.0574	0.6906X	0.1737	-0.2087
60	10nod&mc	0.0566	0.7465X	0.0511	0.2241
61	11nod&mc	-0.0209	0.7523X	0.0549	-0.1315
62	12nod&mc	-0.0303	0.8472X	0.2318	0.0740
63	13nod&mc	0.2435	0.6223X	-0.1017	-0.0678
64	14nod&mc	0.1829	0.7507X	0.1200	0.1779
65	1nod&nom	0.0171	0.0826	0.6196X	0.3106
66	2nod&nom	0.4698	0.0775	0.5179X	0.1523
67	3nod&nom	0.4094X	-0.1631	0.2468	0.0259
68	4nod&nom	0.4272	0.4149	0.4760	0.1192
69	5nod&nom	0.4197	0.0819	0.5346X	0.1759
70	6nod&nom	0.3030	0.3158	0.3562	0.2573
71	7nod&nom	0.4614	0.2076	0.5958X	0.2903
72	8nod&nom	0.2687	0.3704X	0.0484	-0.2017
73	9nod&nom	0.5106	0.0892	0.4918	0.2390
74	10nod&no	0.2084	0.1808	0.7164X	0.3672
75	11nod&no	0.3201	0.3166	0.6162X	0.1193
76	12nod&no	0.1405	0.0057	0.5859X	0.4719
77	13nod&no	-0.1286	0.3927X	0.2924	0.1861
78	14nod&no	-0.1579	0.0354	0.4800X	0.1027
79	15nod&no	0.1305	-0.0769	0.6014X	0.2696
80	16nod&no	0.0186	0.3030	0.1728	0.2754
% expl.Var.		13	14	13	5

X. Distinguishing statements and consensus statement calculation on four factor analysis

Factor Q-Sort Values for Each Statement				
No. Statement	Factor Arrays			
	1	2	3	4
1 Being confident that you are able to pay back the loan and	4	4	3	-2
2 Being confident that you are able to create a viable busin	2	1	1	-1
3 Having access to information about the benefits and the ob	1	2	3	-4
4 Having sufficient language(s) skills, like speaking the lo	-1	-3	3	-1
5 Having a group loan	-4	-1	-2	-1
6 The willingness of people to buy a product or service from	1	-2	-1	-1
7 Being confident that the staff of the microcredit program	0	0	-1	0
8 Staff at the microcredit offices that understands vulnerab	0	-2	-1	-2
9 Knowing staff at the microcredit offices	-2	-1	-3	0
10 Working in a group for cost-sharing	-1	-3	-4	0
11 Working in a group with people who are like me, for examp	0	-3	0	2
12 working in a group with a mix of different people	-1	-1	-2	3
13 Running a private owned business	2	2	0	2
14 Low interest rate	3	3	4	1
15 Flexibility in repayment	4	3	0	-3
16 Accessing a standard microcredit program (non discriminat	-1	1	0	1
17 Accessing a special program for vulnerable people	2	-2	-1	-2
18 Living close to the bank or microcredit offices	-2	1	-3	1
19 Being able to travel	-2	-1	2	0
20 Having easy access to the market place	0	0	2	1
21 Having (long term) goals, the plan to achieve	1	1	2	-2
22 Family supports the application for microcredit	-3	2	-3	-3
23 Having/needing family support in daily life	-3	0	-4	0
24 Working together with family	-4	1	-2	2
25 Starting a new business	-3	-4	0	2
26 Continuing or extending a current business	1	2	0	3
27 Social workers, intermediates or other organizations supp	0	-2	-2	-1
28 Having work experience	3	4	1	0
29 Having training on entrepreneurship (budgeting, saving	1	3	1	1
30 Having some start-up capital in money or materials	3	0	4	4
31 Having a security (mortgage), like private ground	-1	-4	1	-4
32 Having good social skills	2	0	2	0
33 Having a network of (means knowing) to work with or to se	0	-1	-1	3
34 Being self-employed	0	0	1	4
35 Using other financial services in combination, like a loc	-2	0	0	-3

Factor Q-Sort Values for Statements sorted by Consensus vs. Disagreement (Variance across normalized Factor Scores)				
No. Statement	Factor Arrays			
	1	2	3	4
7 Being confident that the staff of the microcredit program	0	0	-1	0
13 Running a private owned business	2	2	<u>0</u>	2
26 Continuing or extending a current business	1	2	0	3
20 Having easy access to the market place	0	0	2	1
29 Having training on entrepreneurship (budgeting, saving	1	<u>3</u>	1	1
16 Accessing a standard microcredit program (non discriminat	-1	1	0	1
8 Staff at the microcredit offices that understands vulnerab	0	<u>-2</u>	-1	<u>-2</u>
32 Having good social skills	<u>2</u>	0	<u>2</u>	0
2 Being confident that you are able to create a viable busin	2	1	1	-1
9 Knowing staff at the microcredit offices	-2	-1	-3	0
27 Social workers, intermediates or other organizations supp	0	-2	-2	-1

35 Using other financial services in combination, like a loc	-2	0	0	-3
21 Having (long term) goals, the plan to achieve	1	1	2	-2
19 Being able to travel	<u>-2</u>	-1	<u>2</u>	0
6 The willingness of people to buy a product or service from	<u>1</u>	<u>-2</u>	-1	-1
14 Low interest rate	3	3	4	1
28 Having work experience	3	4	1	0
17 Accessing a special program for vulnerable people	<u>2</u>	-2	-1	-2
5 Having a group loan	<u>-4</u>	-1	-2	-1
10 Working in a group for cost-sharing	-1	-3	-4	0
18 Living close to the bank or microcredit offices	-2	1	-3	1
11 Working in a group with people who are like me, for examp	0	<u>-3</u>	0	2
12 working in a group with a mix of different people	-1	-1	-2	<u>3</u>
33 Having a network of (means knowing) to work with or to se	0	-1	-1	<u>3</u>
4 Having sufficient language(s) skills, like speaking the lo	-1	-3	<u>3</u>	-1
30 Having some start-up capital in money or materials	3	<u>0</u>	4	4
34 Being self-employed	0	0	1	<u>4</u>
25 Starting a new business	-3	-4	0	<u>2</u>
23 Having/needing family support in daily life	-3	0	4	0
22 Family supports the application for microcredit	-3	<u>2</u>	-3	-3
31 Having a security (mortgage), like private ground	-1	-4	<u>1</u>	-4
24 Working together with family	<u>-4</u>	<u>1</u>	<u>-2</u>	<u>2</u>
1 Being confident that you are able to pay back the loan and	4	4	3	<u>-2</u>
3 Having access to information about the benefits and the ob	1	2	3	<u>-4</u>
15 Flexibility in repayment	4	3	0	<u>-3</u>

Distinguishing Statements for Factor 1

(P < .05 ; Asterisk (*) Indicates Significance at P < .01)

Both the Factor Q-Sort Value and the Normalized Score are Shown.

No. Statement	Factors							
	1	2	3	4	1	2	3	4
30 Having some start-up capital in money or materials	3	1.44	0	0.09	4	2.32	4	2.16
28 Having work experience	3	1.13*	4	1.82	1	0.53	0	0.05
2 Being confident that you are able to create a viable busin	2	1.08*	1	0.29	1	0.53	-1	-0.21
17 Accessing a special program for vulnerable people	2	0.81*	-2	-0.80	-1	-0.51	-2	-0.83
6 The willingness of people to buy a product or service	1	0.70*	-2	-0.83	-1	-0.29	-1	-0.34
8 Staff at the microcredit offices that understands vulnerab	0	0.19*	-2	-0.87	-1	-0.37	-2	-0.75
33 Having a network of (means knowing) to work with or to	0	0.12	-1	-0.47	-1	-0.24	3	1.57
16 Accessing a standard microcredit program (non discrim	1	-0.64*	1	0.20	0	0.13	1	0.45
31 Having a security (mortgage), like private ground	-1	-0.72*	-4	-1.90	1	0.39	-4	-2.16
18 Living close to the bank or microcredit offices	-2	-0.76*	1	0.17	-3	-1.37	1	0.34
9 Knowing staff at the microcredit offices	-2	-0.77	-1	-0.22	-3	-1.31	0	-0.14
19 Being able to travel	-2	-0.87*	-1	-0.38	2	0.59	0	0.14
25 Starting a new business	-3	-1.35*	-4	-1.76	0	0.02	2	0.54
5 Having a group loan	-4	-1.80*	1	-0.22	-2	-1.23	-1	-0.22
24 Working together with family	-4	-1.89*	1	0.51	-2	-0.62	2	0.77

Distinguishing Statements for Factor 2

(P < .05 ; Asterisk (*) Indicates Significance at P < .01)

Both the Factor Q-Sort Value and the Normalized Score are Shown.

No. Statement	Factors							
	1	2	3	4	1	2	3	4
28 Having work experience	3	1.13	4	1.82*	1	0.53	0	0.05
29 Having training on entrepreneurship (budgetting, saving	1	0.75	3	1.52*	1	0.56	1	0.53
22 Family supports the application for microcredit	-3	-1.22	2	0.85*	-3	-1.29	-3	-1.52
30 Having some start-up capital in money or materials	3	1.44	0	0.09*	4	2.32	4	2.16
4 Having sufficient language(s) skills, like speaking the lo	-1	-0.46	-3	-1.23	3	1.09	-1	-0.59

10 Working in a group for cost-sharing	-1	-0.58	-3	-1.33*	-4	-1.91	0	-0.13
11 Working in a group with people who are like me,	0	-0.24	-3	-1.37*	0	-0.17	2	0.65
25 Starting a new business	-3	-1.35	-4	-1.76*	0	0.02	2	0.54

Distinguishing Statements for Factor 3

(P < .05 ; Asterisk (*) Indicates Significance at P < .01)

Both the Factor Q-Sort Value and the Normalized Score are Shown.

No. Statement	Factors							
	1	2	3	4				
1 Being confident that you are able to pay back the loan and	4	1.94	4	1.88	3	1.40*	-2	-0.72
4 Having sufficient language(s) skills, like speaking the lo	-1	-0.46	-3	-1.23	3	1.09*	-1	-0.59
3 Having access to information about the benefits and the ob	1	0.45	2	0.72	3	1.08	-4	-1.83
31 Having a security (mortgage), like private ground	-1	-0.72	-4	-1.90	1	0.39*	-4	-2.16
15 Flexibility in repayment	4	1.48	3	1.76	0	0.30*	-3	-1.57
13 Running a private owned business	2	0.79	2	0.59	0	0.11	2	0.84
26 Continuing or extending a current business	1	0.63	2	0.80	0	0.11*	3	0.99
24 Working together with family	-4	-1.89	1	0.51	-2	-0.62*	2	0.77
12 working in a group with a mix of different people	-1	-0.57	-1	-0.38	-2	-1.04*	3	1.04
5 Having a group loan	-4	-1.80	-1	-0.22	-2	-1.23*	-1	-0.22
9 Knowing staff at the microcredit offices	-2	-0.77	-1	-0.22	-3	-1.31*	0	-0.14
18 Living close to the bank or microcredit offices	-2	-0.76	1	0.17	-3	-1.37*	1	0.34
10 Working in a group for cost-sharing	-1	-0.58	3	-1.33	-4	-1.91*	0	-0.13

Distinguishing Statements for Factor 4

(P < .05 ; Asterisk (*) Indicates Significance at P < .01)

Both the Factor Q-Sort Value and the Normalized Score are Shown.

No. Statement	Factors							
	1	2	3	4				
34 Being self-employed	0	0.10	0	-0.11	1	0.39	4	2.15*
33 Having a network of (means knowing) to work with or to	0	0.12	-1	-0.47	-1	-0.24	3	1.57*
12 working in a group with a mix of different people	-1	-0.57	-1	-0.38	-2	-1.04	3	1.04*
11 Working in a group with people who are like me, for	0	-0.24	-3	-1.37	0	-0.17	2	0.65*
14 Low interest rate	3	1.43	3	1.72	4	1.94	1	0.38*
1 Being confident that you are able to pay back the loan and	4	1.94	4	1.88	3	1.40	-2	-0.72*
21 Having (long term) goals, the plan to achieve	1	0.27	1	0.33	2	0.59	-2	-0.83*
15 Flexibility in repayment	4	1.48	3	1.76	0	0.30	-3	-1.57*
3 Having access to information about the benefits and the	1	0.45	2	0.72	3	1.08	-4	-1.83*

Consensus Statements -- Those That Do Not Distinguish Between ANY Pair of Factors.

No. Statement	Factors			
	1	2	3	4
There Were NO Consensus Statements				

XI. Significant q-sorts on people with microcredit

Factor Matrix with an X Indicating a Defining Sort		
QSORT	Loadings	
	1	2
1 1pwd&mc	0.6760X	-0.0001
2 2pwd&mc	0.5588X	-0.0571
3 3pwd&mc	0.5683X	0.0689
4 4pwd&mc	0.6796X	0.1987
5 5pwd&mc	0.8949X	0.0812
6 6pwd&mc	0.3325X	0.2519
7 7pwd&mc	0.5488	0.5939
8 8pwd&mc	0.4625	0.6229X
9 9pwd&mc	0.4894X	0.3530
10 10pwd&mc	0.1714	0.6008X
11 11pwd&mc	0.4393X	0.1717
12 12pwd&mc	0.5586X	-0.0201
13 13pwd&mc	0.1368	0.2997
14 14pwd&mc	0.7638X	0.0828
15 15pwd&mc	0.3171	0.4191X
16 16pwd&mc	0.6260X	0.1969
17 17pwd&mc	0.6253X	0.2051
18 18pwd&mc	0.4419	0.5222X
19 19pwd&mc	0.5770X	0.3823
20 20pwd&mc	0.6199X	0.4179
21 21pwd&mc	0.8529X	0.2576
22 22pwd&mc	0.8785X	0.1449
23 23pwd&mc	0.7727X	0.1022
24 24pwd&mc	0.7115X	0.3189
25 1nod&mc	0.4081	0.6177X
26 2nod&mc	0.0424	0.5567X
27 3nod&mc	0.2506	0.5354X
28 4nod&mc	-0.1286	0.5137X
29 5nod&mc	0.0924	0.6952X
30 6nod&mc	0.4217	0.4152
31 7nod&mc	0.2938	0.5364X
32 8nod&mc	0.0894	0.7087X
33 9nod&mc	0.1560	0.6743X
34 10nod&mc	0.1066	0.7871X
35 11nod&mc	-0.0119	0.7668X
36 12nod&mc	0.0642	0.8707X
37 13nod&mc	0.1327	0.6605X
38 14nod&mc	0.1772	0.7572X
% expl.Var.	25	23

XII. Distinguishing en consensus statements calculation on two factor analysis of people with microcredit

Factor Q-Sort Values for Each Statement		
No. Statement	Factor Arrays	
	1	2
1 Being confident that you are able to pay back the loan and	4	4
2 Being confident that you are able to create a viable busin	2	1
3 Having access to information about the benefits and the ob	1	2
4 Having sufficient language(s) skills, like speaking the lo	-2	-3
5 Having a group loan	-4	0
6 The willingness of people to buy a product or service from	1	-2
7 Being confident that the staff of the microcredit program	0	0
8 Staff at the microcredit offices that understands vulnerab	0	-2
9 Knowing staff at the microcredit offices	-2	-1
10 Working in a group for cost-sharing	-1	-3
11 Working in a group with people who are like me, for	-1	-3
12 working in a group with a mix of different people	-2	-1
13 Running a private owned business	2	1
14 Low interest rate	3	3
15 Flexibility in repayment	3	3
16 Accessing a standard microcredit program (non discrimina	-1	1
17 Accessing a special program for vulnerable people	3	-2
18 Living close to the bank or microcredit offices	-2	1
19 Being able to travel	-1	-1
20 Having easy access to the market place	0	0
21 Having (long term) goals, the plan to achieve	1	1
22 Family supports the application for microcredit	-3	2
23 Having/needing family support in daily life	-4	0
24 Working together with family	-3	2
25 Starting a new business	-3	-4
26 Continuing or extending a current business	1	2
27 Social workers, intermediates or other organizations supp	0	-2
28 Having work experience	2	4
29 Having training on entrepreneurship (budgeting, saving	2	3
30 Having some start-up capital in money or materials	4	0
31 Having a security (mortgage), like private ground	0	-4
32 Having good social skills	1	-1
33 Having a network of (means knowing) to work with or to se	0	-1
34 Being self-employed	0	0
35 Using other financial services in combination, like a loc	-1	0

Factor Q-Sort Values for Statements sorted by Consensus vs. Disagreement (Variance across normalized Factor Scores)		
No. Statement	Factor Arrays	
	1	2
34 Being self-employed	0	0
1 Being confident that you are able to pay back the loan and	4	4
21 Having (long term) goals, the plan to achieve	1	1
19 Being able to travel	-1	-1
3 Having access to information about the benefits and the ob	1	2
20 Having easy access to the market place	0	0
7 Being confident that the staff of the microcredit program	0	0
14 Low interest rate	3	3

26 Continuing or extending a current business	1	2
15 Flexibility in repayment	3	3
33 Having a network of (means knowing) to work with or to se	0	-1
4 Having sufficient language(s) skills, like speaking the lo	-2	-3
13 Running a private owned business	2	1
35 35 Using other financial services in combination, like a loc	-1	0
2 Being confident that you are able to create a viable busin	2	1
25 Starting a new business	-3	-4
29 Having training on entrepreneurship (budgeting, saving	2	3
10 Working in a group for cost-sharing	-1	-3
12 working in a group with a mix of different people	-2	-1
16 Accessing a standard microcredit program (non discriminat	-1	1
28 Having work experience	2	4
9 Knowing staff at the microcredit offices	-2	-1
27 Social workers, intermediates or other organizations supp	0	-2
18 Living close to the bank or microcredit offices	-2	1
8 Staff at the microcredit offices that understands vulnerab	0	-2
32 Having good social skills	1	-1
11 Working in a group with people who are like me, for examp	-1	-3
6 The willingness of people to buy a product or service from	1	-2
23 Having/needing family support in daily life	-4	0
31 Having a security (mortgage), like private ground	0	-4
17 Accessing a special program for vulnerable people	3	-2
5 Having a group loan	-4	0
30 Having some start-up capital in money or materials	4	0
24 Working together with family	-3	2
22 Family supports the application for microcredit	-3	2

Distinguishing Statements

(P < .05 ; Asterisk (*) Indicates Significance at P < .01)

Both the Factor Q-Sort Value and the Normalized Score are Shown.

No. Statement	Factor	
	1	2
30 Having some start-up capital in money or materials	4 2.05*	0 0.10
15 Flexibility in repayment	3 1.29*	3 1.77
14 Low interest rate	3 1.27	3 1.62
17 Accessing a special program for vulnerable people	3 1.05*	-2 -0.75
13 Running a private owned business	2 1.04*	1 0.49
28 Having work experience	2 1.01*	4 1.85
2 Being confident that you are able to create a viable busin	2 0.86*	1 0.27
29 Having training on entrepreneurship (budgeting, saving	2 0.76*	3 1.48
32 Having good social skills	1 0.67*	-1 -0.36
6 The willingness of people to buy a product or service from	1 0.53*	-2 -0.84
26 Continuing or extending a current business	1 0.44	2 0.84
8 Staff at the microcredit offices that understands vulnerab	0 0.17*	-2 -0.86
33 Having a network of (means knowing) to work with or to se	0 0.02*	-1 -0.49
31 Having a security (mortgage), like private ground	0 -0.22*	-4 -1.90
27 Social workers, intermediates or other organizations supp	0 -0.27*	-2 -1.16
11 Working in a group with people who are like me, for examp	-1 -0.29*	-3 -1.44
10 Working in a group for cost-sharing	-1 -0.64*	-3 -1.37
16 Accessing a standard microcredit program (non discriminat	-1 -0.64*	1 0.19
35 Using other financial services in combination, like a loc	-1 -0.66*	0 -0.09
4 Having sufficient language(s) skills, like speaking the lo	-2 -0.69*	-3 -1.21
18 Living close to the bank or microcredit offices	-2 -0.86*	1 0.14
12 working in a group with a mix of different people	-2 -1.02*	-1 -0.20
9 Knowing staff at the microcredit offices	-2 -1.04*	-1 -0.19
25 Starting a new business	-3 -1.13*	-4 -1.71
22 Family supports the application for microcredit	-3 -1.29*	2 0.89

24 Working together with family	-3 -1.54*	2 0.57
23 Having/needing family support in daily life	-4 -1.55*	0 -0.04
5 Having a group loan	-4 -1.93*	0 -0.06

Consensus Statements -- Those That Do Not Distinguish Between ANY Pair of Factors.
All Listed Statements are Non-Significant at P>.01, and Those Flagged With an * are also Non-Significant at P>.05.

No. Statement	Factors	
	1	2
1* Being confident that you are able to pay back the loan and	4 2.00	4 1.96
3* Having access to information about the benefits and the ob	1 0.63	2 0.73
7* Being confident that the staff of the microcredit program	0 0.19	0 -0.03
14 Low interest rate	3 1.27	3 1.62
19* Being able to travel	-1 -0.52	-1 -0.43
20* Having easy access to the market place	0 0.14	0 0.04
21* Having (long term) goals, the plan to achieve	1 0.26	1 0.31
26 Continuing or extending a current business	1 0.44	2 0.84
34* Being self-employed	0 -0.09	0 -0.10

XIII. Health Seeking Behaviour calculations

Report - HealthSeekingBehaviour

PwD with Microcredit	Mean	N	Std. Deviation
,00	3,4981	54	,46803
1,00	3,6524	21	,47394
Total	3,5413	75	,47165

Report - HealthSeekingBehaviour

PwD without Microcredit	Mean	N	Std. Deviation
,00	3,5265	49	,51063
1,00	3,5692	26	,39575
Total	3,5413	75	,47165

Report - HealthSeekingBehaviour

No PwD with Microcredit	Mean	N	Std. Deviation
,00	3,5444	63	,49572
1,00	3,5250	12	,33337
Total	3,5413	75	,47165

Report - HealthSeekingBehaviour

No PwD without Microcredit	Mean	N	Std. Deviation
,00	3,5898	59	,41051
1,00	3,3625	16	,63443
Total	3,5413	75	,47165

XIV. Overall well-being calculations

HappyAtThisMoment HappyIndexWhenChanged HappyDifferences * PWDandMC

PWDandMC		HappyAtThisMoment	HappyIndexWhenChanged	HappyDifferences
0	Mean	5,78	6,81	2,79
	N	58	58	58
	Std. Deviation	1,817	2,453	1,971
1	Mean	7,79	2,96	4,83
	N	24	24	24
	Std. Deviation	1,141	1,628	1,971
Total	Mean	6,37	5,68	3,39
	N	82	82	82
	Std. Deviation	1,882	2,845	2,170

HappyAtThisMoment HappyIndexWhenChanged HappyDifferences * PWDandNoMC

PWDandNoMC		HappyAtThisMoment	HappyIndexWhenChanged	HappyDifferences
0	Mean	7,18	4,55	3,96
	N	51	51	51
	Std. Deviation	1,646	2,887	2,323
1	Mean	5,03	7,55	2,45
	N	31	31	31
	Std. Deviation	1,449	1,480	1,502
Total	Mean	6,37	5,68	3,39
	N	82	82	82
	Std. Deviation	1,882	2,845	2,170

HappyAtThisMoment HappyIndexWhenChanged HappyDifferences * NoPWDandMC

NoPWDandMC		HappyAtThisMoment	HappyIndexWhenChanged	HappyDifferences
0	Mean	6,17	6,11	3,18
	N	71	71	71
	Std. Deviation	1,890	2,739	2,038
1	Mean	7,64	2,91	4,73
	N	11	11	11
	Std. Deviation	1,286	1,814	2,611
Total	Mean	6,37	5,68	3,39
	N	82	82	82
	Std. Deviation	1,882	2,845	2,170

**HappyAtThisMoment HappyIndexWhenChanged HappyDifferences
* NoPWDandNoMC**

NoPWDandNoMC		HappyAtThisM oment	HappyIndexWh enChanged	HappyDifferenc es
0	Mean	6,47	5,11	3,70
	N	66	66	66
	Std. Deviation	1,883	2,796	2,205
1	Mean	5,94	8,06	2,12
	N	16	16	16
	Std. Deviation	1,879	1,526	1,500
Total	Mean	6,37	5,68	3,39
	N	82	82	82
	Std. Deviation	1,882	2,845	2,170