EFFECT OF EDUCATION ON MICROFINANCE INSTITUTIONS' CREDIT ACCESSIBILITY BY PERSONS WITH DISABILITIES IN MOMBASA COUNTY, KENYA.

ABSTRACT

This research aimed to establish the factors determining credit accessibility from Microfinance institutions among Persons with Disabilities (PWDs) in Mombasa County, Kenya. The research was carried out to establish the effect of education on credit access from Microfinance Institutions (MFIs) by PWDs in Mombasa County. The study tested the hypothesis on the above objective in order to enhance the realization of the key factors that constrain credit accessibility by PWDs. The research was anchored on Credit rationing theory, Credit channel theory, and imperfect information theory. The study employed a descriptive survey research design, with a target population of 2037. A study sample of 204 PWDs was utilized. The primary data collection method was employed to gather the required information. The information gathered from this research was analysed by use of SPSS V.26. The overall results indicated that all respondents agreed that education influenced credit accessibility. Pearson's correlation results indicated a positive relationship between education and credit accessibility. At 95% confidence level, all four null hypotheses were rejected. The study findings concluded that greater adoption of education greatly affect credit accessibility. The study recommends that National Council for Persons with Disabilities (NCPWD) can use study results to advice PWDs on credit accessibility, promote integration between PWDs and the society around them in Kenya by facilitating implementation of the existing policies and enhancing development to align with the arising needs of disabled persons. To Microfinance institutions, the study recommends them to see the untapped market for lending purposes and come up with strategies to expand the market share.

Keywords: Education, Microfinance, PWDs, Credit Access, Disability

1. INTRODUCTION

Microfinance is the provision of banking services to low-income people, particularly the poor and very poor. Customers include not only micro-entrepreneurs seeking to finance their businesses, but also a wide range of needy individuals who use financial services to meet emergencies, accumulate household wealth, improve their homes, and fund social obligations. The benefits of Microfinance go beyond microcredit and include savings and service transfers (Christen, 2018). In 1976, Muhammad Yunus founded Grameen Bank as an experiment to provide poor people with unsecured loans at free interest rates.

Microfinance is internationally recognized for its impact on poverty reduction, gender equality, and social advancement (Barnjee & Laurel, 2017). As a result, it has been widely recognized as a highly effective tool for long-term societal and economic progress, particularly in unindustrialized nations. Policymakers are working out on how to expand microfinance sustainability and make it accessible to their population with lower incomes in the future (Sanson et al., 2018).

People with disabilities are the poorest of the poor, marginalized, and lack adequate access to community development programs (Sanson et al., 2018). According to academics, leaving vulnerable groups, such as people with disabilities, behind can hinder achieving Sustainable Development Goals (SDGs) and maintaining an inclusive society (Lagrelius, 2016). Programs that sponsor savings and credit groups typically include a credit component in which additional funds are made available to the groups, either as a loan to some members or as a loan directly to the group that can be advanced to the members. Persons with disabilities need special consideration in the terms of borrowing, as set out in most memoranda (Lewis, 2015). Most financial institutions consider PWDs a high-risk category when it comes to lending (Lokuta & Banafa, 2022). As a result, their access to credit becomes limited on the perception of being a credit risk group. Since microfinance is a viable option for integrating and empowering people with disabilities into mainstream society, this research sought to establish if Education affects access to credit from MFIs in Mombasa County, Kenya.

2. LITERATURE REVIEW

2.1 Microfinance and Credit Access among PWDs

Globally, some studies exhibited the constructive outcome of microfinance on customers' lives. By accessing microfinance sustainably, 2.5 million Bangladeshi households have been able to escape poverty, according to panel data. According to other studies, engaging in income-generating activities can help disabled people become more financially independent and decrease their unemployment (Cole et al., 2017; OECD, 2018). Nonetheless, some randomized studies found no significant effects of microfinance (Banerjee et al., 2015). A study steered by Guerin and Kumar (2017) in South India contended that getting into microfinance may not empower marginalized groups in society.

Dyer (2018), Leonard Cheshire International, in her article on- The Inclusion of Disabled People in Mainstream Micro Finance Programmes' argued; although the woman 's face of poverty has importantly been acknowledged and social exclusion and economic inequality due to race or ethnicity resulting in poverty are also acknowledged; disability is a dimension of poverty which on the whole remains neglected. For his econometric model, Hao (2015) used data from the Vietnam Living Standard Survey (VLSS) in 2013 and 2018, with at least 1,000 households tested. The researcher used probit regression to approximate credit determinants and the Heckman two-step technique to approximate credit's effect on family well-being. Accordingly, access to formal credit has a positive impact on per capita consumption. (Lensink & Pham, 2012) examined the effect of VBSP microcredit on self-employment profits in Vietnam using panel data from a sample of approximately 3,200 households from the 2002 and 2004 VLSS. The results demonstrated that MFI had beneficial and notable influence on the borrowers' profits from their own businesses.

Diagne and Zeller (2021) conducted a study in Malawi and concluded that microfinance does not significantly affect household income. In other words, investing in MSEs will not affect rising household incomes because the infrastructure and markets are undeveloped. According to a 2009 study of the accessibility of microfinance services by people in Uganda's Bushenyi district, although a disability may not necessarily deny access to microfinance for those who meet the requirements, there were several factors that affected the use of MF by people with disabilities which could be improved.

Three lessons were learned in Uganda from a study of disabled industrialists, Bwire and Mukasa (2019.): First, it was discovered that PWDs provide unexploited market gap for MFIs. Second, understanding each individual MFI's business strategy is crucial to encouraging MFIs to collaborate with important corporate partners and; Third, PWDs frequently lack proper knowledge of the terms and services offered by MFIs and are unable to make use of these opportunities. Therefore, without using any financial inducements, increasing the convictions of MFIs and DPOs enhanced the figures of customers with disabilities attended to at MFI.

The study by Ayallo (2014), found that self-employed disabled people could use the information to effectively access microfinance services. The availability of these services within the linkage programs and groups also facilitated access to such services. However, the study further established that financial requirements remain a significant hindrance to accessing microfinance services by PWDs at the NGO mainstream banks or MFIs (Ayallo, 2018). A study of the impact of microfinance on the income and vulnerability of rural poor households (Makunyi & Rotich, 2017) stated that microfinance has a part to perform in poverty reduction. However, it should not be assumed that the ability of families to engage in informal micro-entrepreneurship is sufficient to improve household income (Kiiru, 2017). Households thus, regardless of social characteristics, should have an avenue through credit to help them establish their businesses.

2.2 Education and Credit Access among PWDs

Several kinds of research on the relationship between Education, Disability and how it has determined access to financial services have been carried out. Notably, some are

conclusive, and others are not due to several limitations. Recently, a study on PWDs' financial literacy and access to financial services was carried out in Indonesia (Thohari & Rizky, 2021) to identify the effects of literacy on persons with disabilities' motives when looking for financial assistance from financial institutions. The study determined that PWDs face myriad obstacles while accessing financial services. The above challenges are necessitated by many factors culminating from their inability to save, prepare expenditures, be solvent in case of unforeseen financial needs, and generally have low financial literacy, which leads to ill-designed financial planning. It emerged from this research that PWDs are an underprivileged group in society who undergo so much discrimination and social exclusion by the public. The Indonesian financial system, in this case, has not embraced inclusivity in access to financial services; in fact, PWDs in Indonesia are met with high loan collaterals and limited access to microfinance services, an issue anchored basically on their illiteracy levels.

As advocated by Adam Smith in the 18th Century, the theory of Human Capital depicts the value of education and training in imparting productivity that boosts economic worth (Mwangi, 2020). The World has experienced tremendous economic growth by integrating entrepreneurial education and training with formal systems. The integration helps build an entrepreneurial culture that stimulates productivity in the labor market.

Education and career development have been dependable determinants of access to credit and enhancing good credit performance. (Peprah & Ayayi, 2016), highlighted that MFIs are not charity entities; they exist to make a profit that will sustain them in the ever-competitive market. To achieve this, therefore, the MFIs put in place stiff measures that at times limit the probability of one accessing credit. Generally, there had been a common assumption that high education level significantly influences credit access and performance. Less-educated household heads are perceived to be rigid and unsupportive to their members if they wish to get credit. According to (Muricho 2013), education has salvaged families from poverty, whether PWDs or non-disabled. It improves one's capabilities in making real choices in life. People who are well incorporated make exemplary and varied incomes from credit than those with limited expertise.

Besides rigidity, education also is the leading way to various capabilities. An accountable number of lenders are intensely interested in interest and the risks associated with their loans given to the economic agents. These factors act as a yardstick for the behavior of Borrowers, which affects their credit potential and need. MFIs therefore, ask for collateral in the form of salary from borrowers with occupations and properties for investors to cushion them from risks since raising interest rates can scare away honest borrowers by leaving the riskiest borrowers like PWDs in the credit market.

Therefore, microfinance institutions devise stiff measures to screen borrowers' data to gauge their creditworthiness and meet loan repayment terms and expected loan return. Most PWDs are not well informed about the operations of MFIs and the necessity for them to acquire credit. A tendency primarily contributed by higher illiteracy levels arising through families' discrimination on access to education. PWDs, therefore, lack basic skills to read and write. Since most institutions primarily utilize print media to advertise, sell, and communicate their services, it has proven to be a sizeable challenge to such a group. The lower education levels also contribute to a higher unemployment rate of PWDs, limiting their participation in competitive work. Illiteracy, therefore, renders the vulnerable section of society and,

specifically the abled differently, a risky group. Due to that, their likelihood of acquiring credit from financial institutions will be limited. The MFIs thus will not entrust their financial management to them, and therefore PWDs will not be given loans. MFIs, therefore, look at education as one of the determinants to credit access, and therefore it has to be researched on.

3. METHODOLOGY

This study used a descriptive survey design as it aptly required data from several different groups (Cooper & Schindler, 2016). It used a target population of 2037 working personnel in various sectors in Mombasa County. A 10% sample size of 204 respondents randomly chosen was regarded sufficient by Kerlinger (2016) for analysis and this was achieved using the stratified sampling technique (Nkapa, 1997), where the data was collected from six sub-counties within Mombasa County. This research used primary data collection method as the main source of data. Questionnaires was administered by imposing the drop and pick technique to collect the preliminary data for the research. Questionnaires were given out to the selected PWDs to enhance adequacy and accuracy in the information gathered. Questions were both open and close-ended. The reason that encouraged the researcher to back the use of questionnaires is that it is less costly and convenient.

A pilot test was undertaken for PWDs within Mombasa town to ensure valid data. The research instrument too was pretested to ensure their accuracy for the performance of the task it is meant. After the pretest, the questionnaire was thoroughly revised and amended in conjunction with (Peil 2015), where he stated that for an unanticipated problem in a study to be identified, the researcher should precede in ensuring that the pretest results enhance the validity as well as the reliability of the expected outcomes. For this study, the researcher received direction from the supervisors to judge and examine the questionnaires prepared, which heightened sensible adjustment of the research tools to enhance validity.

Reliability gauges the consistency in the result. It had been well-defined as the degree to which a measure yields comparable outcomes across repetitively at diverse stretches, collections of people, or items (Vanderstoep & Deirdre, 2019). High reliability in a measure does not validate it; it is purposely taken to help the research highlight the inadequacies that may result from the instrument during the actual study.

In this study, the test-retest reliability method was used to measure how similar the results of participants with common characteristics will be to the actual sample. The data obtained was correlated to get the coefficient of reliability. If the Spearman's Rank Correlation Coefficient tumbles averagely at 75%, it would be convincing that the instrument is 85% dependable and thus reliable and stable enough to be utilized in responding to the inquiry questions of the research. The reliability coefficient of the research instrument was evaluated using Cronbach's alpha (α) which is calculated as follows: The fifty sets of questionnaires that were to be piloted in five constituencies were tested once to determine the reliability of the instrument items. Values range from 0 to 1, with increasing value indicating an increase in reliability. Therefore, a coefficient value between 0.6 and 0.7 is recommended as it shows the accepted reliability. Further, Mugenda and Mugenda (2013) indicates that 0.8 coefficient value is most recommended.

The researcher used descriptive statistics to decipher and examine the facts collected using a Social Science Statistics Package (SPSS) v. 26. Correlation analysis and multiple linear

regression analysis were used for the quantitative study. Correlation analysis was performed to determine if there is a multicollinearity problem before finally running the multiple linear regression analysis model to investigate the relationship between dependent and independent variables. The regression model described below was fitted with the regression coefficients to provide the coefficients of determination. The following steps were used to create the multiple linear regression model:

$$Y = \alpha + \beta_1 x_1 + \varepsilon$$

Where,

Y = Accessibility to credit.

α = Intercept/Constant

β = x's slope / coefficient

x_1 = Education

ε = Error term

4. RESEARCH FINDINGS AND DISCUSSIONS

In this section raw data and questionnaires were examined and interpreted. Numerous tests were put in place to examine the association between variables, significance level, reliability and randomness of the data distribution. We specifically used Pearson Bivariate Correlation, Frequency Tests, Descriptive Statistics Test, Cronbach's Alpha Test, and Multiple Regression Analysis. The independent variable of the study, Education, was used to establish how it influences Accessibility to credit in Mombasa County.

According to the data gathered in the field, 165 of the 204 questionnaires distributed to study participants were completed and returned, this represented a response rate of 80.88%. The response rate was sufficient for drawing a broad conclusion from the study. According to Mugenda & Mugenda (2003), a response rate of 50% is reasonable, a response rate of 60% is good, and a response rate of 70% is very good. The current study had 80.88% which is very good based on the claim.

The internal reliability of the questionnaire used in this study was determined using Cronbach's alpha. Values should be between 0 and 1.0; 1.0 means complete reliability, the value 0.70 is considered the lower level of acceptability (Hair, Black, Barry, Anderson, & Tatham, 2010). Table 1 shows that all of the detected factors have Cronbach's alpha values that are significantly higher than the minimum acceptable value of 0.70. The results showed that education had a coefficient of 0.736, and credit access had a coefficient of 0.776. The results show that the questionnaire used in this study was highly reliable.

Table 1: Reliability Statistics

	Cronbach's Alpha	Comments
Education	.736	Accepted
Credit Accessibility	.776	Accepted

4.1 Demographic Information of the Respondents.

This section presents the background of the respondents by gender, and job/professional qualification. Statistics on demographic groups aided in understanding the respondents' personalities.

4.1.1 Gender of respondents

The gender of the respondents was queried by the researcher. This information is presented in Table 2 below.

Table 2: Gender of respondents

Gender	Frequency	Percentage
Male	107	64.85%
Female	58	35.15%
Total	165	100%

According to Table 2 above, male and female respondents made up 64.85% and 35.15% of the study's respondents respectively. There was not equal participation in the study, as shown by the gender distribution of respondents.

4.2 Professional Qualification

In order to understand the respondents', the background information of the respondents on job qualification was queried as show below.

Table 3: Professional Qualification

Qualification	Frequency	Percent
Phd	0	0%
Masters	3	1.82%
Undergraduate	15	9.09%
Diploma	60	36.36%
Form Four	87	52.73%
Total	**165**	**100.0%**

Table 3 above results point out that majority of respondents were form four with 52.73% and lowest was PhD respondents with 0%; Master degrees had 1.82%, undergraduate 9.09% and diploma qualification was 36.36%.

Table 4: Descriptive Statistics on Education, and Credit Accessibility

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Education	165	3.60	4.40	4.12	.252
Credit Accessibility	165	3.83	4.50	4.13	.269
Overall Mean Score				4.13	.261

Table 4 above indicated a descriptive analysis of education, and credit accessibility. The overall results indicated that all respondents agreed that education influences credit accessibility. Mean for education was 4.12 and 4.13 for credit accessibility. Standard deviation statistics were accepted at normal distribution at 96% and they were all within the accepted limits of +/-2 from the mean. The standard deviation for education was 0.252 and it was 0.269 for credit accessibility.

4.3 Pearson's Correlation Coefficient

To establish the correlation between the dependent variable (credit accessibility) and the independent variable (education), the Pearson correlation coefficient was used. The correlation coefficient varies from -1.0 (perfect negative correlation) to +1.0, and Sekaran (2018) assumes that this relationship is linear (perfect positive relationship). The correlation coefficient was determined to assess the strength of the relationship between dependent and independent variables (Kothari, 2013).

Table 5: Pearson's Correlation Coefficient

		Credit Accessibility	Education
Credit Accessibility	Pearson Correlation	1	.282
	Sig. (2-tailed)		.043
	N	165	165
Education	Pearson Correlation	.282	1
	Sig. (2-tailed)	.043	
	N	165	165

**. Correlation is significant at the 0.01 level (2-tailed).

Pearson's correlation findings showed a favorable association between education and credit accessibility and results were significant at 95% confidence level. When education increase by one unit, credit accessibility increases by 28.2% when all other factors are held constant. This could be positively influenced in that PWDs in business are able to keep proper business records and are able to do banking which can proof the existence of a business over a long period of time and it has been making a profit and they qualify for loans. The research findings agree with the study (Peprah & Ayayi, 2016) which found that high education level significantly influences credit access and performance.

Table 6. Model Summary-Regression

Model	R	R Square	Adjusted Square	R	Change Statistics Sig. F Change
1	.779[a]	.606	.291		.000

A pooling regression of the model was performed to test whether the overall model is significant. The results from Table 5 showed that the model was significant in predicting how all independent variables affect the dependent variable with a p-value (F-test) of less than 0.05 (0.000<0.05). Table 5 indicated an R-squared of 0.606 which meant that 60.6% of credit accessibility was accounted for by the study variable being used in this research. Adjusted R- squared indicated that 29.1% of the variability of credit accessibility was accounted for by the model as per the number of indicator variables with the assumption that all other variables were held constant.

4.4 ANOVA Analysis

The ANOVA Table 6 below shows that education significantly predicts credit accessibility with a p-value less than the 0.05 confidence level (0.000 < 0.05).

Table 7. ANOVA

Model		Sum of Squares	Mean Square	F	Sig.
1	Regression	.397	.099	1.924	.000
	Residual	.258	.052		
	Total	.656			

a. Dependent Variable: Credit Accessibility

Table 8 Regression Model Analysis

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	Sig.
1	(Constant)	3.871	1.664		.000
	Education	.756	.567	.709	.000

The multiple regression equation was $Y = \alpha + \beta_1 x_1 + \varepsilon$ and after analysis, the regression model analysis yielded the following equation for the current study.

$Y = 3.871 + 0.756\ X_1$

Y = Accessibility to credit.

α = Intercept/Constant

β = x's slope/coefficient

X_1=Education

The regression results of the coefficients on education and credit accessibility were positive. The equation model analysis is a change in one unit of education leads to an increase in credit accessibility by 75.6%.

Table 9 : Hypothesis Testing for Relationship between Education, and Credit Accessibility

Hypotheses Statement	Sig.	Conclusion
H_{01}: Education has no significant effect on credit accessibility from MFIs by PWDs in Mombasa County.	.000	Reject **$H_0$3** Since (0.000<0.05)

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The General objective of this research is to establish the effect education on microfinance institutions' credit accessibility by persons with disabilities in Mombasa County, Kenya. The study employed a descriptive survey design which requires data from different or several groups so as to draw conclusions. The target population was 2037 working personnel in various sectors of PWDs in Mombasa County. The sample size was 10% which gave 204 respondents to the study and the response rate was 165 PDWs and the main data was collected using questionnaires.

Pearson's correlation results indicated that there was positive relationship between education and credit accessibility and results were significant at 95% confidence level. When education increase by one unit, credit accessibility increases by 28.2% when all other factors are held constant. This could be positively influenced in that PWDs in business are able to keep proper business records and are able to do banking which can proof the existence of a business over a long period of time and it has been making profit and they qualify for loans. **$H_0$1:** Education has no significant effect on credit accessibility from MFIs by PWDs in Mombasa County, was rejected because 0.000<0.05.

6. CONCLUSION

A regression analysis was performed to test whether the overall model is significant and it was concluded that the model was significant to the prediction, as were independent variables and dependent variables with a p-value (F-test) less than 0 .05 influence (0.000<0.05). R-squared of 0.606 which meant that 60.6% of credit accessibility was accounted for by the study variables being used in this research. Adjusted R- squared indicated that 29.1% of variability of credit accessibility was accounted for by the model as per the number of indicator variables with assumption that all other variables were held constant. The analysis of variance concluded that Education significantly predicted credit accessibility with p-value less than 0.05 confidence level (0.000<0.05).

7. RECOMMENDATIONS

The following recommendations were made in light of the study results and conclusions;

- National Council for Persons with Disabilities (NCPWD) can use study results to advice PWDs on credit accessibility and show them how to keep proper books of accounts as a prove of business existence which can help them get loans from financial institutions.
- National Council for Persons with Disabilities (NCPWD) should also promote integration between PWDs and the society around them in Kenya by facilitating the implementation of the existing policies and enhancing development to align with the arising needs of disabled persons.
- The government needs to implement policies that enable PWDs to be beneficiaries of grants from the world bank, IMF, and any other body that can give financial support for them to start a business.
- National Council for Persons with Disabilities (NCPWD) should come up with policies that facilitate financial training for disabled people so as to furnish them with the current acquaintance and enable them to compete with other business people in society and
- Microfinance institutions can use the results and see the untapped market for lending purposes and come up with strategies to expand the market share.

References

Barnjee, S. B., & Laurel, J. (2017, January). Microfinance and the business of poverty reduction: Critical perspectives from rural Bangladesh. *Sage Journals, 70*(1), 63-91. doi:https://doi.org/10.1177/0018726716640865

Bwire F.N, Mukasa, G, (2019); Disability Studies Quarterly Winter, Vol. 29, No.1. The Society for Disability Studies(accessed on 22-02-2013)

Christen, R., Lyman T., & Rosenberg R. (2018). Microfinance Consensus Guidelines: Guiding Principles on Regulation and Supervision of Microfinance. CGAP and World Bank. Washington, DC

Cole, A., Lloyd, A., McIntosh, B., Mattingley, M., Swift, P., Townsley, R., & Williams, V. (2007). Community Based Day Activities and Supports for People with Learning Disabilities: How We Can Help People to 'Have a Good Day. Social Care Institute for Excellence, London.

Cooper, C. R., & Schindler, P. S. (2006). Business Research Methods (10 ed).

Diagne, A., & Zeller, M. (2001). *"Access to credit and its impact on welfare in Malawi.* International Food Policy Research Institute (IFPRI).

Kiiru, J. (2017) Impact of Microfinance on rural Poor Households' Income and Vulnerability to Poverty: A Case Study of Makueni District. Unpublished PhD dissertation, Bonn University, Faulty of Agriculture.

Lagrelius, J. (2016). *Following Best Practices in Microfinance: The Case of Disabled People's Organisations in Nepal.* Vaxjo: Linnaeus University, Sweden.

Lewis, C. (2018). Microfinance from the Point of View of Women with Disabilities: Lessons from Zmbia and Zimbabwe. *Gender and Development*, 28-39.

Lokuta, J. E., & Banafa, A. A. (2022). Influence of Occupation on Credit Accessibility from MFIs by PWDs in Mombasa County, Kenya. . *The International Journal of Humanities and Social Studies*, 66-81.

Makunyi, D. G., & Rotich, D. (2017). Impact of Micro Finance Institutions on Poverty Eradication in Meru South Sub-County, Kenya. *American Journal of Finance*, 41-58.

Mphaka, P. (2017). *Strategies for Reducing Microfinance Loan Default in Low-Income Markets.* Minneapolis: Walden University.

Mugenda , O., & Mugenda, A. G. (2013). Mugenda, A. G., & Mugenda, A. G. *Qualitative research methods*.

Muricho, C. N. (2013). *Factors influencing accessibility to microfinance services by persons with disabilities: A case of Kimilili - Bungoma sub-county Kenya.* University of Nairobi. Nairobi: University of Nairobi- College of Education and External Studies. Retrieved from http://erepository.uonbi.ac.ke:8080/xmlui/handle/123456789/56244

Mwangi, R. W. (2020). *Credit, entrepreneurship training and performance of micro and small enterprises in Nakuru county, Kenya.* Nairobi: Kenyatta university.

Nkapa. (1997). Effect of high prices of farm inputs on the socioeconomic welfare of farming community of Bamburi Division, Kenya and UON Digital Repository.

Peil, M. (1995). Introduction to Social Research. *International Journal of Educational Development*, 15(1):95.

Peprah, J. A., & Ayayi, A. G. (2016). Return to Micro-credit on small-scale businesses: A case study of Ghanaian MFI. *Journal of International Development, 28*(4). doi:10.1002/jid.3139

Sekaran, U. (2000). Research Methods for Business A Skills Business Approach.

Thohari, S., & Rizky, U. F. (2021, April). Persons with disabilities' financial literacy and access to financial services. *Jurnal Ekonomi dan Bisnis, 24*(1), 47-64. Retrieved from www.ejournal.uksw.edu/jeb

Vanderstoep, S. W., & Deirdre, D. J. (2009). *RESEARCH METHODS FOR EVERYDAY LIFE; Blending Qualitative and Quantitative Approaches.* San Francisco, United States: Jossey- Bass A Wiley Imprint.

Sanson, J., Bielsa, F., & Kumar, S. S. (2018). Economic empowerment for people with disabilities through the graduation approach: lessons from Guatemala, Nicaragua, and Mexico. Enterprise Development & Microfinance, 29(1), 49-63.

Wade, M. (2014, October 09). *Access to credit a 'human right', says the father of microfinance*. Retrieved from The Sydney Morning Herald: https://amp.smh.com.au/national/access-to-credit--a-human-right-says-the-father-of-microfinance-20141009-113j3x.html