

**DETERMINANTS OF ACCESS TO MICROFINANCE SERVICES BY PERSONS
WITH DISABILITIES IN GITHURAI DIVISION, KIAMBU COUNTY, KENYA**

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ABSTRACT

The main objective of this study was to establish the determinants of access to microfinance services by persons with disabilities in Githurai division, Kiambu County, Kenya. The study was focused on behavioral patterns, influencing and perception factors closely related to accessing microfinance services. Some of the underlying causes and barriers pertaining to disability and how those factors impact upon the ability of disabled people, particularly in Githurai division, to claim their rights for accessing microfinance services were investigated. The study was conducted in Githurai Division which is along Thika road, and it is in the Eastern part of Nairobi, about 15 km from the city centre of Nairobi. Githurai is a mixture of slums and suburbs in Nairobi, Kenya. This study was based on three sociological theories which include structural functional analysis theory, conflict theory, and social model of disability. The study adopted an exploratory approach using a descriptive survey design to investigate the barriers for people with disabilities among people in the area. Purposive sampling technique was used to choose specific respondents on the basis of their familiarity with the subject and their ability to provide information. The study was conducted among the disabled residing in the area, institutions that deal with the disabled, ministry officials who are in-charge of direction that influences policies and implementation for the disabled. The study sample comprised of 75 respondents. The instruments of data collection were questionnaires and interview guides. The reliability of the instrument was done by a pilot study in Kiambu County. The questionnaires and interview schedules were checked adequately for data quality and then the information was coded and entered into a spreadsheet and analyzed using the Statistical Package for Social Sciences (SPSS v 21). The findings revealed that PWDs lack access to information related to microfinance, the education level and skills in finance and management influence access to microfinance. The findings also revealed that availability of collateral hindered access to microfinance by persons with disabilities. The study established that majority of the PWDs had not borrowed money from the micro-finance institutions due to rates charged as well as demand for collateral. The study concluded that lack of collateral security has become a constraint to PWDs accessing loans since most of them may not have deeds to capital assets to present as security against the loans. The study recommends that for PWDs to access microfinance services there should be alternative approaches on collateral security requirements. Finally, the study recommends for government deliberate offers and targeted training to PWDs in order to encourage development culture. The findings of this study are of significance to learners, researchers, top management in the division and the County as a whole to determine how to use the persons with disabilities for economic development.