

# MARKET ACTORS REPORT FROM THE FIELDWORK IN UGANDA

## MARKET-BASED SOLUTIONS FOR THE EXTREME POOR PROJECT

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## Introduction

This document presents the analysis of interviews conducted with market actors — with whom persons with disabilities work — at two locations in Uganda. The research explores (a) the different sectors and market systems in which persons with disabilities find work and (b) the issues and challenges that they face while operating in these market systems. The analysis of the interviews provides key implications and considerations for policy makers, donors and other stakeholders interested in making market systems more inclusive.

This research is part of a broader project, Market-based Solutions for the Extreme Poor, funded by The Rockefeller Foundation under the thematic area of Inclusive Economies. The research project, implemented in partnership with ADD International, the Institute of Development Studies (IDS) and the Coady International Institute (Coady), has three core components. The first component consists of a literature review and development of a typology of market-based approaches for extremely marginalised populations. In collaboration with Coady, IDS has produced the typology and several case studies to illustrate the types of intervention categorised. The second and third components of the project cover fieldwork in Uganda led by IDS and Coady in collaboration with ADD International's Uganda office. The second component, facilitated by IDS, consists of life stories collected from 102 persons with disabilities (52 for the rural context of Gulu District and 50 for the urban context of Kawempe, a division of Kampala), and an analysis of the issues that emerge from these stories. The third and final component of the research is led by Coady and consists of two parts: livelihoods mapping (Participatory Livelihoods Mapping with Persons with Disabilities in Uganda), and an analysis of the market actors – i.e. this report.

While all three components of the research are connected to the broader goal of the project, the two field components are closely interlinked. The 102 life stories collected during the second phase provided the basis for the identification of economic sectors and markets for the third phase of the research. Further, the preliminary results from the two field components were deliberated upon by peer researchers and grassroots stakeholders in a five-day workshop that took place in July 2016 in Kampala, Uganda.

The third phase of the research was facilitated by Yogesh Ghore from Coady. The selection of persons with disabilities, economic sectors and markets was done in consultation with IDS and ADD International Uganda. The fieldwork was coordinated by Josephine Alidri from ADD International Uganda.

## Research methodology

### Context

The research comes at a time of renewed interest in the extent to which market-based and market systems approaches can reach extremely marginalised groups, in the context of the Sustainable Development Goals' commitment to 'leave no one behind'. This interest is particularly pertinent in Uganda, where the UN Committee on the Rights of Persons with Disabilities recently recommended that more action was needed to ensure equal access to employment and social protection for persons with disabilities.<sup>1</sup>

### Research objective

The main objective of the research is to develop an understanding of the market system under which persons with disabilities work to make a living. It seeks to examine the specific issues and barriers persons with disabilities face while accessing markets, related infrastructure and support services, along with the local operating environment. The results from the research will feed into deliberations for market-based solutions for the extreme poor to be organised as part of the broader project.

### Research method

The research was conducted at two locations in Uganda: the Odek sub county of Gulu (representing the rural context); and the Kawempe division of Kampala (representing the urban context). The research was facilitated by Yogesh Ghore from Coady in two parts. The first part was conducted 1–10 May 2016 and included the training of the research team on the data collection processes and tools, followed by the fieldwork in Gulu. The research team at Gulu had a total of 16 members which included ADD International staff, disabled people's organisations (DPO) focal persons, research assistants, community mobilisers, translators and sign language interpreters. After the initial demonstration of the process, the team was divided into groups for further data collection. The second part of the research was conducted by the team in the Kawempe division from 30 May–2 June 2016 with a follow-up by Yogesh Ghore in July.

The main tools used were focus group discussions (FGDs) involving persons with disabilities, and a selected number of households without persons with disabilities in the same community; market mapping; and interviews with a selected group of market actors. The sample for the research was selected from the 102 life stories of persons with disabilities collected during the previous process led by IDS. A total of ten communities were selected for the FGDs and market mapping. It should be noted that the population from which the sample was drawn only

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<sup>1</sup> [http://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/Download.aspx?symbolno=CRPD%2fCO%2fUGA%2fCO%2f1&Lang=en](http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CRPD%2fCO%2fUGA%2fCO%2f1&Lang=en) (accessed 17 January 2017)

included certain impairment types, and in particular did not include persons with intellectual disabilities or persons with psychosocial disabilities (please refer to Annex A for more detail). The findings cannot be generalised to these other groups, who often experience particularly extreme stigma: this would be an interesting area for further investigation.

The purpose of the FGDs was to develop an understanding of the local context, structures (including government, markets), processes (including social, cultural, political), and their influence on the livelihoods of persons with disabilities. This was followed by developing basic market maps in the selected communities to see the respective location of different markets. These market maps were developed using a participatory method where the community members jointly mapped different markets to show their respective locations from their village/neighbourhood, ease of access, size, frequency (weekly, daily etc.) and other characteristics. A few markets were then identified for visits and market actor interviews. A total of 28 market actors — traders, wholesalers, retailers, vendors, market operators/managers — were interviewed, 13 in Gulu and 14 in Kawempe respectively. Persons with disabilities were represented among traders, retailers and vendors, but the market operators/managers and wholesalers were exclusively persons without disabilities. In addition ten market supporters/service providers — such as representatives from microfinance institutions — were also interviewed.

## Results

This section describes the results from both the urban and rural contexts. The context of the value chain is described first to show the linkages between the urban and rural markets followed by salient features of these markets. The issues faced by persons with disabilities (as producers, traders, consumers) are then described, followed by implications for stakeholders interested in market-based solutions for persons with disabilities.

### The agricultural value chain context

The main crops grown in the sample area of Gulu were beans, sesame, peas, sorghum, soya bean, maize and cassava. In terms of the value chain, the producers typically brought their produce to different markets (trading centres) located across the region with different levels of activity and infrastructure. These markets can be divided into three broad categories.

**A.** The weekly markets (Tier I) which are located closest to the producers; depending on the distance, people can walk to these markets. The market infrastructure was limited or almost non-existent. These markets were started in places where people used to gather for different purposes in the past, like the closed internally displaced peoples (IDP) camp sites, and are connected by dirt roads. On the market day, producers, retailers and traders sit in the open ground, or below a tree, to trade. The trading activity is small, with 100 or fewer buyers during the harvest season. Typically, small traders from surrounding regional markets and Gulu come

to these markets to buy the produce directly from the farmers. The prices offered to producers in these markets are generally low.

**B.** Tier II markets (trading centres) are slightly bigger in size with some basic market infrastructure, like a market shed. These markets are typically once/twice a week. Although there are permanent shops in these markets, the business activities tend to be higher during the market days. The prices obtained in these markets are better than those of the Tier I markets but the buyers prefer bigger quantities. In terms of accessibility for persons with disabilities, the sheds in these trading centres are not accessible to persons with disabilities, including the basic facilities like the toilets.

**C.** Tier III are the central market in Gulu and other urban centres. The central market in Gulu is the regional hub, housing most of the big traders (wholesalers and retailers). The infrastructure in this market is the best in the region. The big traders in this market hire agents who collect the produce from the smaller Tier I and II markets. The prices offered in this market are the highest in the district of Gulu. The central market in Gulu is also accessible to persons with physical impairments; however, it is still challenging for some to operate from the elevated stalls.

The value chain for agricultural commodities appears as below (Fig. 1). The producers typically interact with traders/agents in Tier I and II markets. When the traders in these markets have aggregated large enough quantities to sell, they contact big traders from Gulu, Kampala, Lira and South Sudan for onward sale. Sometimes there are agents who link the small traders with big traders (wholesalers) in these cities.



**Figure 1: The agricultural value chain**

Below are some general characteristics of the markets as pointed out by the actors during the FGD and interview process:

**Informality:** The majority of traders in the Tier I and II markets operate informally. They typically buy farm products like beans, sesame, peas, sorghum, soya bean and maize directly from the farmers. When the quantities are less, they are sold in measuring cups (measurement of the volume not the weight). The weight is only measured when the quantities are large. As a result the small producers lose out because the prices offered per cup are less as compared to prices by weight. For



An informal Tier II market in Gulu district

instance, during the research period the price of sesame per kilogramme was US\$0.72<sup>2</sup> whereas the price per cup was US\$0.24. Three cups usually holds 1.2kg of sesame so the price per cup should have been US\$0.29. On the contrary, if you sell in sacks (90kgs), the price is even better. The majority of transactions happen on a cash basis.

The traders/retailers in these markets also sell grocery items, farm inputs, fuel etc. as well as all the same products they buy from the farmers. Most businesses are not registered, they don't have bank accounts and are not aware of the procedures to open a bank account. The traders (shop owners as well as mobile traders) operating in the informal economy are the ones the persons with disabilities most often deal with. One trader pointed that, 'Persons with disabilities typically need cash for items such as salt, kerosene, soap, matchbox etc. and at times they come with very small quantities like two cups in order to get these items.' Because their operations tend to be small scale, persons with disabilities often have low quantities to sell and therefore suffer from this 'poverty penalty'.

The nature of informality continues in most of the urban markets as well. Although the traders pay high rent and fees to secure spaces in the various trading centres in the city and peri-urban markets, they still operate in the informal economy and face the same challenges as above.

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<sup>2</sup> Conversion rate 22 July 2016: 1 US\$ = 3322 Uganda shillings, [www.oanda.com/currency/converter/](http://www.oanda.com/currency/converter/) (accessed 17 January 2017)

**Market infrastructure and norms:** The Gulu region is still recovering from the aftermath of the long-lasting conflict<sup>3</sup> which is apparent in the poor state of infrastructure, including that of the markets. The Tier I and Tier II markets as described above have very limited market infrastructure. The central market at Gulu has comparatively better infrastructure.

The urban agriculture-based markets have better infrastructure. Out of the 22 markets identified in Kawempe, 21 are privately owned. This means the land belongs to an individual who rents the space to several vendors, either directly or through contractors. In other words, these are private market spaces which run purely on commercial basis. The landowners decide the rent for different spaces in the market, in compliance with the Market Act as enforced by the Kampala Capital City Authority (KCCA). Toilets are provided but vendors have to pay extra for that. Below are the charges (in US\$) that the vendors were paying during the research period at one of the private markets at the Kalerwe trading centre in Kawempe.

<b>Paid-for services</b>	<b>Ground space (3 x 3 feet)</b>	<b>Stall (4 x 5 feet)</b>
Initial market enrollment	US\$30	US\$150
Rent	US\$0.3 per day	US\$12—15 per month
Garbage collection	US\$0.3 per week	US\$0.3 per week
Lights	US\$0.6 per month	US\$0.6 per month
Use of toilets	US\$0.05 per use	US\$0.05per use

Despite vendors paying a fee for using the market space, most of the business activity in the Tier I and Tier II markets is considered ‘informal’. Following the principles of everyone is treated ‘equally’ there is no special treatment (concessions) for persons with disabilities in the market place. They pay the same charges as others. This perceived equal treatment results in many unequal outcomes for persons with disabilities, as pointed out



A vendor with a disability at an urban market, selling on the floor. The stalls at the back are expensive to build and rent

by one vendor with a disability: ‘City council law enforcement officers ask traders to relocate their commodities from some locations yet persons with disabilities can’t quickly do it.’ She

<sup>3</sup> A civil war lasting for close to 20 years between the rebel group – the Lord’s Resistance Army (LRA) – and the Ugandan Government, <http://scar.gmu.edu/ICC/NorthernUganda.pdf> (accessed 2 February 2017)

further added, 'I wish persons with disabilities had a reserved place to help them engage effectively in the market'

**Seasonality:** Seasonality has a big impact on agriculture-based markets. Tier I and II markets face high activity during the harvest season whereas the off-season sales are very low. The rainy season is the most problematic for everyone in the markets. While the road connectivity is a major issue in the rural areas, market congestion, and poor sewerage, drainage systems and hygiene are the major issues in the urban markets. The rainy season affects the persons with disabilities disproportionately, resulting in their confinement and reduced ability to work. Those who manage to reach the markets suffer from poor working conditions, e.g. mud, water, wastages etc., especially if they are selling from the floor and not from an elevated stall.

### **Inclusion of persons with disabilities in the value chain**

Moving from the producers to final buyers in the market, the participation of persons with disabilities varies according to the type and the extent of the impairment. In terms of proximity, Tier I markets are the closest to the persons with disabilities and therefore they are more visible in these markets (even the extremely marginalised can make their way), but in terms of facilities these markets have little to offer. In addition, the prices are not good. The market infrastructure improves for Tier II and Tier III urban markets but the extremely marginalised (bottom in the hierarchy of persons with disabilities) tend to disappear from these markets. Slightly better-off persons with disabilities (in terms of their impairment type, and their access to equipment such as tricycles) take part in these markets both as buyers and sellers. At the time of the research, it was reported that out of a total of 2,000 vendors in the Bovamuntuuyo Market, there were only ten persons with disabilities of whom most were physically impaired. Similarly, it was reported that in the Semuguwa Market there was only one physically impaired vendor out of approximately 1,500 vendors.

Within the agriculture sector, persons with disabilities are more active in particular commodities. As producers, the majority of them grow crops such as beans, sesame, sorghum, maize and cassava. But as traders/retailers, they sell products such as pumpkin, sweet potatoes, and cassava. These products are considered 'low risk' as they have a longer shelf life than fresh fruit and vegetables.

So why are persons with disabilities not so visible in the bigger markets? And why do they engage only in fewer sectors? The next section describes some of the issues as highlighted by the FGDs and market actor interviews.

### **Key issues affecting the inclusion of persons with disabilities in markets**

**Mobility:** In the context of Gulu most persons with disabilities are engaged in agriculture and their farms are located in remote parts with no road access. Persons with physical impairment are particularly challenged in such situations. The lack of mobility directly affects their

participation in the markets, as pointed by one of the women producers with a physical impairment:

*I don't take anything to any market. All the things I sell are from the farm gate, including the chickens. When I want to sell, the neighbours help contact the buyers who come and buy from the farm gate but they offer a very low price and charge for transportation.*

There is a price ('disability penalty') to be paid in terms of their remoteness and lack of mobility. For example, at the time of the research the price for one sack (proximately 90kg) of sorghum at the farm gate was US\$18 per sack as compared to US\$27 at the market (the cost of transportation was US\$3 maximum). Their location, combined with low quantities produced, significantly reduces their bargaining power. Even when the persons with disabilities try to travel to markets, some end up selling the produce before reaching the market as there are middlemen present ('like predators') on the road to the market and they target persons with disabilities and other vulnerable smallholders.

Mobility remains a major barrier for the persons with disabilities in urban markets as well. As vendors working in the overpopulated urban markets, persons with disabilities have to physically compete with persons without disabilities for space as well as for securing goods. In order to get good quality products from wholesalers you have to be present in the early hours of the morning and then you have to secure and unload the products from big truck. Depending on the type and extent of the impairment, for some persons with disabilities it is almost impossible to compete in this type of environment. As a result, they rely on the support of others or have to hire labour which directly affects their competitiveness (economically). Also, selling informally in the urban markets, at times on the road side, they often have to move their items from one place to the other as directed by the authorities. It becomes a huge challenge for persons with disabilities to move quickly, taking their products with them; hence it results in significant losses for them. As pointed out by one person with disability who is a fish trader:

*There are no other persons with disabilities selling in the market because the job is tiresome. It requires lifting of fish from one place to another which most of the persons with disabilities can't do. The fish quickly rots and persons with disabilities fear making losses. Persons with disabilities require a stable market. People can easily adapt to a deaf seller if there is a place reserved for them.*

**Transportation:** *Boda boda* (motorbike taxis) are the most common medium of transportation in the remote rural areas. Often they are the only mode of transportation even for carrying goods. While one cannot carry huge quantities by *boda boda*, the charges are still high. For example, at the time of the research, the cost of a trip to a Tier II market was US\$6 (this included goods up to 100kg and one person). For the rural areas connected by road, there is the option of lorries – or pick-up trucks – which are commonly used to transport both goods and passengers.

In contrast the transportation options improve in the urban areas. Besides many *boda boda*, there is the option of taxis. With the increased supply of transport the cost went down in the urban areas to as little as 30 cents (one way) depending on the distance. However, persons with disabilities face other challenges in terms of transportation. The spaces are overcrowded and there is no sensitivity shown towards the needs of the persons with disabilities. In many cases they are charged extra for 'loading/unloading' themselves from the vehicle. They have to stand in the same line as others to wait for transportation.

**Access to finance:** Access to affordable finance is a pre-condition for any business. Access to finance was the single most common barrier highlighted by all the market actors (persons with disabilities and otherwise), limiting the participation of persons with disabilities in both the rural and urban markets. The sources of finance available include the informal such as village savings and loan associations (VSLAs), money lenders, and savings clubs and credit networks; as well as the formal such as savings and credit cooperatives (SACCOs), banks, microfinance institutions (MFIs), and government programmes. Persons with disabilities' access to both of these sources is limited. While VSLAs were found to be the main source of financial services (savings and internal group lending) in general in rural areas, persons with disabilities are often excluded from these. The reasons highlighted for their lack of inclusion in VSLAs included: the perception by the VSLA members that persons with disabilities will not be able to save regularly, the perception that their economic activities are not viable, and stringent VSLA rules, among others.

#### **Atochi's\* micro enterprise remains micro due to limited access to financial services**

Atochi has a disability and, in addition to running her tailoring business, she also works as a trader. She buys and sells products such as sesame, beans, sorghum, millet, and onion.

Her shop is located at the back corner of the trading centre, very far from the main road where most of the action happens. The main reason for this is that the roadside shops are too expensive to rent. 'My place is hidden so only people who know me come here.' The people on the road have large amounts of money and they are agents of big buyers from big towns who give them money for purchasing. As a result Atochi has to rely on the products rejected by the big buyers for quality or quantity reasons. While she has to rely on small quantities, she still has to match the price other, bigger buyers are offering in the market.

She said that she had everything to compete in the market, except money. If she had access to enterprise finance, she would rent a good spot in the market and buy large volumes. 'There are no persons with disabilities as big traders' she said, 'and the reason is money – you need lot of cash.'

So in her opinion the money was the problem, 'not her disability', but when asked, 'Why can't you get the money?' the answer was 'because I am a person with disability'! In other words, it was not her physical impairment that prevented her business from growing – but rather negative attitudes to her impairment among finance providers.

\*Name has been changed to protect the identity of the respondent.

Similarly in urban areas persons with disabilities are not visible in the SACCOS. For example, out of 500 members at Kanyanya SACCO, there were only four persons with disabilities. As well, the microfinance institutions also have limited outreach to persons with disabilities. There were several reasons highlighted for the lack of inclusion: entry barriers such as a high account opening fee for SACCO membership, low income and irregular and unpredictable cash flows, informality ('authorities can come and confiscate their items'), seasonality of income

generation activities, high expenses (including medical expenses), high interest rates for loans, lack of assets for security/collateral, lack of reasonable accommodation, accessibility, among others.

The lack of access to financial services affects persons with disabilities' productivity and market participation in different ways: it affects their ability to make investments in good quality inputs to increase their production; they cannot hire labour in time or transportation; they cannot start new activities such as value addition, aggregation, trading etc. This leads to a vicious cycle of low production/low productivity leading to low income and low investments. Therefore access to financial services is crucial for them to graduate from micro and seasonal activities to sustainable self-employment/entrepreneurship.

**Access to information and services:** Information is power, but as a producer with a physical impairment described, when you are so disconnected from the rest of the world you don't have that power:

*I don't know where the markets are. I don't have the information on the market prices and therefore I can't negotiate with the buyers... If I was able to move around, then I would have better knowledge of the prices and market dynamics but right now I don't know the prices and I am totally dependent on others' help.*

Access to cell phones is also a challenge in the rural context, where, due to a lack of electricity, people are not able to recharge their phones. A few resort to solar chargers but it damages their batteries. Besides access to market information, it was also highlighted that persons with disabilities are not visible in village level meetings, and as a consequence are excluded from various services offered by governments, donors and NGOs. Focus group discussions revealed that census data disaggregated by impairment type was missing, particularly for the local village and parish levels. In the absence of such data, outreach to persons with disabilities becomes challenging: 'service providers just don't know if [persons with disabilities] exist,' said one participant.

**Discrimination at the market place:** Markets depend on, and in turn are a reflection of, society. Therefore the social stigma generally associated with disability, and peoples' attitudes towards persons with disabilities, are present in the market place as well. Markets can make disability all the more prominent. 'People think we are beggars. In any big shop if we (persons with disabilities) go as customers they stop you at the counter because they think you are coming to beg,' said a very successful entrepreneur with disability. While persons with disabilities are either ignored or quoted very high prices when they buy things, on the contrary, as vendors they are told by their customers that 'your product should be cheap, because you are a person with a disability'. The notion of disability somehow is linked to the quality of the product or service they are offering: 'As if I am selling a disabled potato!' one vendor selling sweet potatoes said.

**Micro/small-scale operations:** The scale of the activities carried out by persons with disabilities tends to be micro. The quantities produced by farmers with disabilities are too low to make it worthwhile for traders to travel to their farm to make purchases. And if they come, they don't offer a good price and charge extra for transportation. Low quantities also mean that it would not be feasible to invest in transportation costs to travel to the markets to sell. According to a buyer without disability, 'There is no specific benefit for me to buy from persons with disabilities. They have very small quantities of produce that they want to sell in order to meet their basic needs. They are insignificant for me. In addition, they complain a lot about prices.' As a result of the micro level activities providing seasonal and low returns, persons with disabilities are engaged in multiple livelihood activities in rural areas.

In contrast persons with disabilities in the urban centres concentrate on fewer activities with many engaged in only one self-employment activity such as trading. While the number of activities per person decreases in the urban areas, the scale remains low. A back-of-the-envelope calculation with a vendor with disability at Bivamuntuuyo market showed that after selling cassava and sweet potato worth US\$60 in a day, the vendor's profit was US\$4.5. Out of this he paid US\$0.6 for transportation to his home and approximately US\$0.6 for rent and other charges at the market. The balance US\$3.3 was his net daily income. Out of this the biggest expense was the house rent of US\$30 per month followed by education, food and other expenses for the family of ten. If his wife was not working he would not be able to sustain his family alone.

**Communication:** Communication is a big challenge especially for those with a hearing/speech impairment. 'Often it is difficult to understand what they are trying to say,' said one of the traders who buys products from farmers. Due to poor communication, they all get cheated in terms of overcharging, not returning their change etc. Due to communication barriers persons with disabilities are often overcharged for transportation as well. Their messages do not get communicated, and some will use this as an excuse to take advantage of persons with disabilities in disputes.

**Dependency on others:** Depending on the type of impairment, the majority of persons with disabilities rely on their family members, close friends, and neighbours for support in their livelihoods activities in general, but particularly for accessing markets, information and services. While this is a major factor that contributes to the success of entrepreneurs with disabilities, it can also create a disempowering relationship, and was highlighted as a barrier to growth, particular if the other person was doing it as a favor. Therefore acknowledging the value of support provided by immediate family and friends, and considering the dependency dilemma that comes with it, it is important to have a clear role for them in any market-led solution designed for the inclusion of persons with disabilities, which also recognises that support from friends and family is not a substitute for a wider enabling environment.

## Implications for market-based solutions for persons with disabilities

This section summarises the implications for donors, policy makers and other stakeholders interested in ensuring market-based solutions and strategies are inclusive of persons with disabilities.

Issue	Implications
Mobility and transportation	<ul style="list-style-type: none"> <li>Given that mobility is a major barrier across regions and across many types of impairment, due attention needs to be given towards easy and timely access to <b>assistive devices and equipment</b>.</li> <li>The significance of transportation for market access requires adoption of an <b>action plan to ensure accessibility to transportation</b>, with allocation of resources, a time-bound framework, and in particular a monitoring mechanism and effective sanctions for non-compliance with the accessibility standards set out in the UN Convention on the Rights of Persons with Disabilities.</li> </ul>
Market infrastructure and norms	<ul style="list-style-type: none"> <li>Recognising the impact of the informal economy on the rights of persons with disabilities at work, <b>improvements in the governance</b> of markets are required, particularly of privately owned markets in Kampala where basic services such as toilets and drinking water are commercialised.</li> <li>Enforcement of the existing Building Control Act needs to be emphasised to ensure compliance with <b>reasonable accommodation</b> provisions.</li> <li>Acknowledging the importance of <b>collective action</b> through various DPOs, their potential role as economic actors needs further examination.</li> <li>Investment is required to build infrastructure that is accessible for persons with disabilities, particularly for the rural informal Tier I and Tier II markets.</li> <li>The <b>participation of the local community</b> (buyers, sellers, service providers) is crucial in the <b>design and proper usage of the market infrastructure</b> as it was observed during the research that some of the recently built structures were not in complete use.</li> </ul>
Financial inclusion	<ul style="list-style-type: none"> <li>Recognising that persons with disabilities have diverse requirements for financial services — ranging from small necessity loans of US\$6 to US\$60 for working capital, to US\$300 for expanding the business — there is a need for <b>segmenting persons with disabilities</b> according to their financial need.</li> <li>The geographic dispersion of persons with disabilities, and the diversity of their impairments, requires that <b>mixed groups</b> of</li> </ul>

	<p>persons with and without disabilities should be considered, over groups comprising persons with disabilities only.</p> <ul style="list-style-type: none"> <li>• A deeper understanding of the livelihood and cash flow of persons with disabilities is required in order to design the right products for them.</li> <li>• Piloting of some innovations, such as <b>credit guarantee funds</b>, should be explored to overcome the barrier of security of loans.</li> <li>• <b>Financial literacy, technical and business skills</b> are an important accompaniment to financial services.</li> </ul>
Micro/small scale operation	<ul style="list-style-type: none"> <li>• Given the complexity associated with self-employment for persons with disabilities, a combination of financial services, with access to inputs, training and livelihoods advice (financial literacy, business, technical) is required for the gradual building of assets.</li> </ul>
Discrimination	<ul style="list-style-type: none"> <li>• <b>Awareness of the rights and entitlements</b> of persons with disabilities is important, both amongst persons with disabilities themselves, and among market actors. Persons with disabilities also need the confidence and capacity to demand such rights.</li> <li>• The <b>pockets of success in stories (positive deviance)</b> from persons with disabilities are important and should be highlighted, to sensitise persons with disabilities and the general public to the range of opportunities that exist if the rights and entitlements of persons with disabilities are realised.</li> </ul>
Dependency on others	<ul style="list-style-type: none"> <li>• Given that the <b>most immediate family and friends</b> can be a crucial support that persons with disabilities rely on while accessing markets/economic opportunities, it's important that they are considered in designing any solutions for the integration of persons with disabilities, as part of a broader framework that also recognises the responsibilities of other stakeholders and policy makers.</li> </ul>
Communication	<ul style="list-style-type: none"> <li>• It is important that persons with disabilities are made aware of their rights and entitlements for demanding services both from private and public institutions, including the right to accessible communication (e.g. sign language).</li> </ul>
Access to information and services	<ul style="list-style-type: none"> <li>• Considering persons with disabilities are often not part of community meetings and are often excluded from information and services generally available for others (unless it is a disability-specific programme/announcement), special attention is required from the local governments and services providers towards their inclusion. Local media and sensitisation of local community leaders are some important tools for such outreach. Gathering more data disaggregated by impairment type (e.g. difficulty seeing, difficulty</li> </ul>

	<p>hearing)<sup>4</sup> in village and parish level censuses would also help to plan more accurately for inclusive services.</p> <ul style="list-style-type: none"> <li>• Opportunity exists for increasing the <b>use of technology</b> for the dissemination of information (on opportunities, prices, markets etc.) and provision of services such as finance through mobile money.<sup>5</sup> It is important that this information is also made available in accessible formats, for example for persons with visual impairments.</li> </ul>
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## Conclusions

Market actor interviews not only show the general characteristics of the markets in an emerging economy context and their role in shaping peoples' livelihoods, they also provide useful insights into the additional issues and challenges that persons with disabilities face while accessing these markets. While inadequate market infrastructure, transportation, access to financial services, and seasonality were some of the common challenges faced by micro entrepreneurs operating in the informal economy, these affected persons with disabilities disproportionately. Further, persons with disabilities faced additional barriers due to their disability, which affected their participation in markets. These included mobility, discrimination and marginalisation, communication, low asset base and high reliance on family and friends, among others. As a consequence, persons with disabilities were engaged in fewer, low-risk, micro-scale activities, resulting in the vicious cycle of low return and low investments. The complex set of issues affecting inclusion of persons with disabilities in the markets suggest that the solutions have to come from a broad range of stakeholders, not just market actors. Pockets of successful examples of persons with disabilities, from which we can learn about the enabling environment necessary for more inclusive markets; the presence of networks and structures of persons with disabilities; and the renewed national and international commitment towards the sustainable development goals' objective of 'leaving no one behind' all present significant opportunities to work towards overcoming the long-standing barriers.

<sup>4</sup> Using the UN's Washington Group questions, among other tools, [www.washingtongroup-disability.com/washington-group-question-sets/short-set-of-disability-questions/](http://www.washingtongroup-disability.com/washington-group-question-sets/short-set-of-disability-questions/) (accessed 2 February 2017).

<sup>5</sup> In parallel with activities to provide more sustainable access to electricity in rural areas.

## **Annex A: intellectual and psychosocial disability**

One limitation in the participatory process was that, as researchers, we were unable to engage persons with intellectual or psychosocial disabilities, or to collect their stories. In principle, ADD International and its partners seek to work with persons with any impairment type, in line with the UN Convention on the Rights of Persons with Disabilities. However, meaningful inclusion of persons with intellectual and psychosocial disabilities in participatory research is an area that requires specialist skills. We did not have these skills on the research team, and did not consider it feasible to train the peer researchers in such skills within the timeframe of the project. Undertaking the research without appropriate training risked leading to meaningless, tokenistic and potentially unethical participation – and for this reason we reluctantly concluded that we could not include persons with intellectual and psychosocial disabilities in the project in this instance.

We will be clear about this in all reporting of our findings, noting that that the experiences of persons with physical and sensory impairments may not be generalisable to persons with intellectual and psychosocial disabilities (who are likely, for instance, to experience particularly extreme stigma). This would be a fruitful area for further research in future.