



**BINDURA UNIVERSITY OF SCIENCE EDUCATION  
FACULTY OF SOCIAL SCIENCES AND HUMANITIES  
DEPARTMENT OF SOCIAL WORK**



**an analysis of the effectiveness of the disability loan. a case of batanai village, hurungwe district.**

**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF SOCIAL WORK IN  
PARTIAL FULFILMENT FOR THE REQUIREMENTS FOR THE BACHELOR OF  
SCIENCE HONOURS DEGREE IN SOCIAL WORK**

**BY;**

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## **DEDICATION**

This dissertation is dedicated to the Almighty God for the undeserving grace. To my beloved parents Caniciah and Gilbert Musona, thank you for the love, unconditional support and wise words which have shaped me into becoming the woman I am today.

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## **ABSTRACT**

*The study analysed the effectiveness of the disability loan in the livelihood of PWDs in Batanai Village in the Hurungwe District. The main objectives were to investigate the effectiveness of the loan program in Batanai Village Hurungwe District, to establish factors hindering the effectiveness of the disability loan in Batanai Village Hurungwe and to identify possible social work intervention strategies that can fill the gaps of the disability loan in the Hurungwe District. The study aims to investigate the effectiveness of the disability loan program. The capability approach was used to shed more light on how the loan can be manipulated to maximize the impact of the loan in this rural setup .Geographical phenomenology was used in the study to analyse the role played by the rural geographical area towards limiting the effectiveness of the disability loan .The target population comprised of both men and women of all ages in order to extract information on the adaptiveness of the loan amongst all PWDs .Focus group discussions were used to compliment key informant interviews so as to gather all the relevant information .The study findings show that the limited effect of the loan has on PWDs stems not only on a local basis but regional and international levels due to reasons ranging from the authority's failure to strengthen the policy.*

## **LIST OF ACCRONYMS**

|       |   |
|-------|---|
| BEAM  | Basic Education Assistant Module                                      |
| BPDA  | Botswana Persons with Disabilities Act                                |
| CEE   | Commission for Employment Equity                                      |
| DLDAW | Disability Loans and Discrimination Against Women                     |
| DPA   | Disabled Person's Act   |
| DRL   | Disability Revolving Loan   |
| DSD   | Department of Social Development                                      |
| DWSOZ | Disabled Women Support Organization of Zimbabwe                       |
| FLT   | Financial Literacy Training   |
| FTF   | Feminist Theory of Freedom  |
| JBT   | Java-based technologies   |
| LMIC  | Low- and Middle-Income Countries                                      |
| MCPD  | Magna Carta for Persons with Disabilities (RA 7277)                   |
| MFP   | Micro finance programs  |
| MHI   | Mental Health Inventory.  |
| NADPZ | National Disabled Person's Association of Zimbabwe                    |
| NDA   | National Development Agency   |
| NDP   | National Development Policy   |
| NPDA  | Namibian Persons with Disabilities Act                                |
| NTWPA | National Trust for the Welfare of Persons with Autism, Cerebral Palsy |

|          |   |
|----------|---|
| PWDS     | Persons With Disabilities   |
| RSA ASAF | South Africa the Adaptive Sport Fund                                      |
| SADC     | Southern African Development Community                                    |
| SADET    | South African Disability Economic Empowerment Trust                       |
| SAFOD    | Southern African Federation of the Disabled                               |
| SGOP     | Special Grants Operational Manual   |
| SPMED    | Scheme for the Promotion of Micro Enterprises for Persons With Disability |
| SRPD     | Statute of the Rights of the Person with Disabilities                     |
| SSA      | Social Security Administration  |
| SSI      | Supplementary Security Income   |
| SSDI     | Social Security Disability Insurance                                      |
| TWP      | Ticket to Work Program  |
| USDL     | United States Department of Labour  |
| USPP     | Universal Social Protection Program                                       |
| WHO      | World Health Organisation   |
| WPRPWD   | White Paper on the Rights of Persons With Disabilities                    |
| WWD      | Women With Disabilities   |
| WYDF     | Women, Youth and People with Disabilities Fund                            |
| ZNAVH    | Zimbabwe National Association of the Visually Handicapped                 |

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## **CHAPTER ONE: INTRODUCTION AND BACKGROUND**

### **1.1 Introduction**

This chapter cements the foundation and necessity of the study through a vivid exposure on why it is important to research further on the effectiveness of the disability loan in the livelihood of PWDs in Batanai. The disability loan is a measure taken by the Zimbabwean government in support of the Disabled Person's Act Chapter (17.01) Section 5(b)(v) to eliminate the non-inclusivity of PWDs in economic development through provision of funds aimed at putting into action, schemes and projects for income generation since 2006. Despite the infusion of this loan to end poverty and discrimination, PWDs in Batanai village in Zimbabwe at large continue to dominate the highest number of social welfare beneficiaries. This brings forth the question, "Is the implementation of the disability loan in Batanai, Zimbabwe effective or not?" The introductory chapter therefore gives an overview of how the loan is a failed attempt towards poverty alleviation towards PWDs.

### **1.2 Background of the study**

The World Health Organisation, (2023) confirmed that an estimation of 1.3 billion people in the world have some form of disability. This represents 16% of the world's total population. The majority of these PWDs (80%) live in low- and middle-income countries (LMICs), where disability has been shown to disproportionately affect the most disadvantaged sector of the population. The disability loan was identified as one of the best solutions towards the poverty and struggles faced by PWDs worldwide. Not only has this loan been implemented in Zimbabwe but the world at large. Different legal frameworks and policies have also been implemented in support of the loan to maximize its effectiveness yet, the same financial, social and economic challenges which existed prior introduction of the loan continue to exist today.

Global treaties also failed to empower PWDs financially in supporting the loan. One such example is the Convention on the Rights of Persons with Disabilities (CRPD), which was adopted by the United Nations in 2006 aimed at protecting ,promoting and ensuring the full and equal enjoyment of human rights amongst all PWDs .As of March 2024 ,the treaty has been accepted by 164 signatories and over 191 parties in support ,yet in all regions where it is supported ,there are PWDs living in the streets who are homeless and begging ,discriminatory cases continue to be on the rise .This is as a result of cultural barriers including unequal attitude and behaviour by the nondisabled individuals .The treaty is therefore a mockery of itself as it is more theoretical than practical with a few legal instruments to allow maximum effect of the treaty .Failure to address this treaty has been guaranteeing the failure of the disability loan at a global level .While the CRPD does provide some important protections for people with disabilities, it has been criticized for being too vague and not having enough enforcement mechanisms. This has led to many countries not fully implementing the CRPD and not providing the necessary protections for people with disabilities.

Shortage of employment opportunities of PWDs worsens the case for PWDs who receive loans. According to the CEE of South Africa Cabined (2023), out of 27532 reports covering 7 215 960 employees, only 1.2% are disabled. Since 2001, South Africa employed the White Paper on the Rights of Persons with Disabilities which was an outline of the government's commitment to protecting the rights of PWDs. Mokena conducted a study and discovered that, since the White Paper on the Rights of Persons with Disabilities was adopted in 2001, there has been little progress in implementing its recommendations. The SADET conducted a study in 2019 that found that only 2% of people with disabilities in South Africa are economically active. This is a decrease from 3% in 2001. In addition, SADET found that only 30% of people with disabilities in South Africa have access to social grants, compared to 41% in 2001.

A report by the Southern African Federation of the Disabled (SAFOD) found that SADC countries such as Botswana, Namibia, and Zimbabwe have also struggled to implement their disability laws. The report highlights a number of challenges, including a lack of political will, a lack of resources, and a lack of coordination between different government departments. The report also found that a lack of data on people with disabilities makes it difficult to monitor the effectiveness of disability laws.

Brazil has also failed to implement an effective disability loan. In Brazil, the "Statute of the Rights of the Person with Disabilities" was enacted in 1997. However, the law has not been fully implemented, and people with disabilities still face many barriers to accessing financial services. Only 1% of all loans in Brazil are provided to people with disabilities. This is despite the fact that people with disabilities make up 10% of the population. Another example is India, where the "National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities is rather theoretical than practical in assisting PWDs.

Even after the implementation of the disability loan as a policy to end poverty, PWDs continue to dominate a large population of people living under the poverty datum line in Zimbabwe. The Central Statistical Office explains that 50% of households with a disabled member in Zimbabwe live in poverty compared to 34% of households without a disabled member. The Department of Social Development, Hurungwe District (2022) supports this view and provides that over 65% of PWDs are living in dire poverty. The number continues to grow each year, yet there is a disability loan program included in the national budget. There is also a number of NGOs providing loans to PWDs. These include National Disabled Person's Association of Zimbabwe (NADPZ), Disabled Women Support Organization of Zimbabwe (DWSOZ) and the Zimbabwe National Association of the Visually Handicapped (ZNAHV). For instance in March 2022, the United States Department of Labour, awarded USD\$8 Million to the



Zimbabwean government to support policy development centre for equal, inclusive employment of people with disabilities through disability loans .This is proof that the government and humanitarian organizations are concerned about the improvement of the lives of PWDs in the country.

Not only have attempts to empower PWDs failed in Zimbabwe but nationwide as well .The Social Security Disability Insurance program 2016 in the USA attempted and failed to provide financial assistance to PWDs .The program was marred with delays and denial which posed a devastating impact on the movement towards financial freedom of the disabled persons .The average claim on the DSSI took more than 500 days and initial claims on the funds got 36% .Author (2017) supports this in his writings explains that the DSSI has led to the unemployment of PWDs ,yet it delays loan approval for the PWDs which subjects them to struggle .Some PWDs are victims because of this as they are likely to miss both opportunities at once because of this .

The Southern African Development Community (SADC) also tried and failed to implement empowerment laws and programs towards PWDs. One such example is the Botswana Persons with Disabilities Act of 2008, which has been criticized for being too vague and not providing enough funding for people with disabilities. Another example is the Namibian Persons with Disabilities Act of 2012, which has been criticized for not providing enough details on how the law should be implemented. Overall, there is a need for stronger, more specific laws that can truly empower people with disabilities in the SADC region.

### **1.3 Statement of the problem**

Batanai ,under chief Chundu is a remote mountainous settlement located at the edge of the Hurungwe District 25km from Karoi urban with limited access to basic services encompassed in the 8 dimensions of wellbeing .Ideally ,the disability loan is a guaranteed escape route for

PWDS from dire poverty through funding their projects and income generating streams .However ,evidence on the ground shows that PWDS in the Batanai area continue to dominate the higher percentage of people living below the poverty datum line (PDL) .

#### **1.4 Study aim**

The study aims to investigate the effectiveness of the disability loan program.

#### **1.5 Objectives**

- 1.To assess the impact of the disability loan on the wellbeing of PWDs in Batanai Village, Hurungwe District.
2. To assess factors hindering the effectiveness of the disability loan program in Batanai .
3. To identify possible social work intervention strategies that can fill the gaps of the disability loan in the Hurungwe District.

#### **1.6 Justification of the study**

The study is therefore essential as it benefits a lot of important groups looking forward to an effective and functional disability loan in the following ways:

#### **Body of Knowledge**

Information provided can be used to improve on the accessibility of the loans towards PWDs in rural setups .The PWDs living in Batanai and other rural areas face a challenge in accessing these loans .This research identifies the stumbling blocks towards accessing these loans .The research gives a heads up towards challenges like the long distances to be covered when attempting to acquire the loans ,discriminatory practices ,the non-conduciveness of the environment to projects and lack of market for the finished project products leads to the

ineffectiveness of the loans .This information is crucial for future researchers, policy makers and disability practitioners to enhance accessibility of the loans .

### **Policy and Programme**

Informed policy development will be guaranteed through this study. This study aims to provide data and insights which will lead to evidence-based policy alteration. This study is essential in helping policy makers optimize program operations where focus is made on ensuring that resources are allocated in an effective way which allows effective results of loans for PWDs. Through highlighting the challenges and successes of the disability loan, revision and adjustments are made in respect of policies guarding the loan. The gaps of the loan are also brought to light which leads to a more effective making of policies.

### **Community**

This research will provide information on how best profits from disability loans can be utilised to construct accessible infrastructure accommodating PWDs. These include ramps, adaptive technology and widened doorways. The research also helps promote awareness of the fact that disability does not mean inability. The research will also provide an insight on the challenges that the community faces with PWDs and how best it ought to be solved with first-hand information from PWDs in the area under study.

### **Contribution to Innovation and Industrialisation**

This study is crucial in identifying gaps in innovation accessibility for PWDs .Through a strength-based framework ,PWDs can be helped in identifying their strengths in accordance to the loan to promote sustainable development .The framework allows recognition of individual strengths whereby social workers acknowledge the strengths and abilities of each individual .Through this framework ,the study promotes self determination amongst PWDs

.The framework also allows enhancing social support networks amongst PWDs to promote their financial stability .Addressing social barriers and promoting social inclusion is also going to be tackled by the study which helps in progressive implementation of the disability loan in Batanai .Through the identification of innovation gaps on projects being conducted by PWDs ,the study helps identify a more effective industrialisation idea for PWDs in the Batanai area .This will help identify the specific projects that are suitable for the environment .Drucker (2014) supports this and states that "it is crucial to understand the uniqueness of every problem in order to reach a tailored solution ".The study therefore helps pointing out the exact projects suitable for remote areas like Batanai ,Hurungwe District .

## **1.7 Dissertation Outline**

**Chapter one** - This is an introductory chapter which discusses the background to study, statement of the problem, study aims, objectives, and justification of the study and definition of key terms in the research.

**Chapter two** -The chapter unravels the literature review whereby the theoretical framework specific for the study and main literature are explained in detail.

**Chapter three** -The chapter identifies the research approach, research design, study setting target population, sampling techniques and sample sizes, data collection methods and research instruments, research procedure, validity and reliability data analysis approach and limitations towards conducting the research.

**Chapter four** -The chapter gives an interpretation, presentation, analysis and discussion of the study where the demographic characteristics of study participants in brought to light.

**Chapter five** -This is the concluding chapter. It provides a summary of the results of the entire research. The chapter provides an overview of how the research implicates social work practice. Recommendations are presented in the chapter as well.

### **1.8 Definition of key terms**

#### Disability loan

According to Morse (2003), disability loan refers to a specific type of financial assistance for people living with disabilities. He argues that disability loans are unique because they are designed to meet the specific needs of people with disabilities, and that this distinction should be recognized in order to ensure that these loans are available and accessible to those who need them.

#### Persons With Disabilities (PWDS)

Abudu (2024) defines PWDs as a person with long term physical, mental, intellectual or sensory impairment which in interaction with barriers, hinders his full and effective participation in society equally with others. He explains that this terms in a way reduces chances of stigmatization and discrimination of disabled individuals.

#### Disability

Disability refers to "an umbrella term covering impairments, activity limitations and participation restrictions." (WHO) This definition acknowledges that disability is not simply a medical condition, but rather a social construct that is shaped by the environment and the attitudes of others.

## **1.9 Chapter Summary**

The first chapter gave an overview of the relevance of addressing factors behind the ineffectiveness of the disability loan .The chapter gave a background to study where statistical data was provided at both global and local level on the purpose of the disability loan and why its drawbacks which are precipitating the unexpected outcome in Bataan .The chapter also provided a vivid explanation on why conducting this study is relevant in Batanai .The chapter also provided an insight on the interventions likely to be infused by social workers in order to yield the disability loan's expected results .

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The chapter reviews writings and research that have been conducted before in respect of the effectiveness of the disability loan. Vivid explanation of the capabilities approach is going to be made in the context of the study and how it explains the statement of the problem. The chapter also looks at how objectives are explained in the literature review. The chapter identifies the weaknesses and gaps of the studies done before which promoted the formulation and implementation of the disability loan. The chapter also seeks to justify need for further research in the implementation and adjustment of the disability loan. This allows for a review on how best the disability loan can achieve its aims in the livelihood of PWDs in Batanai area.

#### **2.2 Theoretical Framework**

##### **Capability Approach**

The capability approach was pioneered by economist-philosopher Amartya Sen in 1979 and developed by philosopher Martha Nussbaum and other scholars. The theory stems from the view that the freedom to achieve maximum wellbeing is a matter of what people can do and be automatically leads to the kind of life that they can effectively able to lead .The theory supports the relevance of equipping a person with resources which they are able to use to promote their growth and development .Through it's principles ,the theory explains the relevance of the idea of effective disability loan and how huge an impact it has on PWDs .

The theory makes emphasis on the empowerment of vulnerable groups in society .The aspect of capability building contains the process of acquiring more capabilities and enjoying more

opportunities to use those capabilities .It helps explain factors precipitating the ineffectiveness of the disability loan .The theory is vested on the idea of the importance of an individual's capability of achieving the kind of lives they have reason to value which the disability loan tries to address .Mavhura (2022) explained that the theory emphasizes the importance of expanding the choices and opportunities available to people with disabilities .This allows for a structural and individual factors that affect the effectiveness of the loan .The United Nations Development Program adopts the theory as a measure of human development whereby poverty is deprivation in the capability to live a good life and development is understood as capability expansion . Sen had a series of concerns in proposing the theory, forming the basis of pillars of the theory which collaborate with the effectiveness of the loan as listed below.

The capability theory is based on the idea that people should have freedom to achieve the thing they value to promote sustainable development. The effectiveness of the disability loan is heavily affected by the limited options on how to use the loan .The operational manual dictates projects which PWDs are expected to embark on with the loan funds .These are limited to agricultural, trade, manufacturing industries, tourism and engineering .All these types of business which are likely to be approved demand physical engagement of a person which is ironic because Batanai area has very limited development exercise taking place and to make matters worse some disabled people are incapable of performing physical activities .The loan does not consider the passion and dreams of PWDs which they would prefer . According to Rash (2019), the needs and economic desires of PWDs ought to be taken into consideration when making policies. No efforts for retargeting are made prior the implementation of the loan to assess and identify how best the loan could assist people living in remote areas. As if the provisions are not enough to demotivate PWDs from acquiring the loans, the repayment options also demand. This leaves these people not attempting to apply for the loan at all in the first place which lessens chances of the initiative being fruitful. This necessitates the objective of



finding social work interventions towards development of much flexible and adaptable provisions like different types of loans, different repayment options and different eligibility criteria.

At the heart of the capability approach lies the fundamental principle of agency which refers to the recognition that individuals must be empowered as the primary authors of their own lives, with the freedom to pursue the goals and functioning they have reason to value. This principle is particularly salient when considering the role of disability loans in enhancing the well-being of those living with disabilities. Rather than conceptualizing these loans merely as a means of providing material resources, the capability approach underscores their deeper significance in bolstering the agency of borrowers. By offering individuals the financial capacity to make self-directed choices about assistive technology, home modifications, transportation, and other crucial enablers of independent living, disability loans empower those with disabilities to actively shape the course of their own lives. This injection of agency is transformative, as it shifts the dynamic from passive recipients of aid to proactive decision-makers charting their own paths. Moreover, the capability approach recognizes that the exercise of agency is not just about the final outcomes, but also the freedom to consider a range of viable options and select the one that most closely aligns with the individual's values and aspirations. In this way, disability loans become not just financial instruments, but powerful tools for cultivating the intrinsic human capacity for self-determination, a core tenet of the capability approach that speaks to the very heart of what it means to live a truly fulfilling life.

The effectiveness of disability loans in ameliorating the well-being of the disabled is inextricably linked to conversion factors which are elements that influence the extent to which financial resources can be transformed into meaningful capabilities. These loans provide essential funds, yet their impact is contingent upon personal and contextual variables. For

instance, a mobility-impaired individual may gain mobility with a wheelchair-accessible vehicle, but only if accessible transportation infrastructure exists. Similarly, assistive technology loans can be transformative, but only if the user possesses the necessary technical skills. Even basic factors like home modifications can enhance or hinder the effectiveness of these loans. Moreover, broader societal factors exert a significant influence. Inclusive employment practices and reduced social stigma expand opportunities for economic independence and social participation. Conversely, discrimination and limited employment opportunities restrict these possibilities. Thus, the impact of disability loans is intertwined with a complex tapestry of conversion factors that facilitate the conversion of resources into valued capabilities. Understanding these conversion factors is crucial for recognizing the true potential and limitations of disability loans. By addressing environmental and social barriers, empowering individuals with technological proficiency, and fostering inclusive societal attitudes, we can maximize the effectiveness of these loans and enable the disabled to lead fulfilling lives.

The theory emphasizes that social institutions and policies should be designed to promote justice and equality of opportunity for PWDs. According to Bajo (2020), the capability approach provides a better way to think about disability and social justice than traditional approaches that focus on equality. The loan neglects the fact that unlike people in towns and cities, people in remote areas like Batanai have a hard time accessing a plethora of resources yet they get the same provisions of the loans as people living in towns. For instance, the fact that the same provisions of the loan in Harare are the same for disabled individual in Batanai is extreme spatial injustice. Sen 1990 states that, it is important to address structural inequalities including economic and social barriers that PWDs face in their respectable areas. The disability loan neglects the fact that not all disabled people have accessed education. In as much as there are laws promoting education for all through the BEAM program, in Batanai disabled children

have no source of getting uniforms ,wheelchairs ,stationary and balanced food .This leaves them illiterate and incapable of going through the application process .This disadvantages PWDs in Batanai as it is an extremely remote area subjecting them to adaptive preferences of the harsh environments from which they come .The theory therefore emphasizes the need for flexibility and adoptability of the loan in terms of different loan types ,different repayment options and different eligibility criteria .The process should be different for those in towns and those in Batanai which guarantees justice as a social work principle .

The theory also supports the need for focus on agency in policy implementation and planning .PWDS ought to be given a chance to choose what they want provided they get these loans .Instead of providing loans which can help in income production, some PWDs would prefer to get food .According to Kerstein (2019) ,people are the means and the end .This means in as much as PWDs are provided with loans to empower them in economic development ,they are the reason for the development in the first place .This questions the issue of interests which are demanded in the provisions of the loans .

## **2.2.0 Main Literature**

The main literature identifies and narrates research that has been done before locally, regionally and on an international scale. This are explained as themes which are based on the objectives of this study. The literature is then reviewed through identification of gaps in studies that have been done prior this research so as to justify the relevance of this study .

### **2.2.1 Impact of the disability loans in the lives of PWDs in Batanai Hurungwe district.**

#### **Poverty reduction**

These loans have helped in poverty reduction amongst PWDs in Batanai. Machingura (2015) conducted research on the impact of disability loans in the lives of PWDs in Harare and noted

that the loans are crucial in poverty reduction as they have led to the promotion of economic empowerment .He praises the loan to be an escape route from poverty and discrimination as PWDs are included in economic development bearing independence and financial freedom .Rwanda also successfully infused the idea of disability loan as a method of poverty reduction through the Universal Social Protection Program that provides cash and financial advice .According to the World bank ,this program has managed to reduce the number of PWDs living in poverty from 42%in 2008 to 17% in 2016 . SALDRU (2013 )also conducted a study on the impact of disability loans in South Africa through house surveys on over 4000 households with PWDs and discovered that the loans are more effective for people with physical disabilities compared to those with mental or sensory disabilities .The study also emphasized that this microfinance is effective for men compared to women living with disabilities and attempts were successfully made to solve the differences in the provision of disability loans .World bank conducted research and found that these loans are giving PWDs independence and control over their lives in Zimbabwe .Guzelian (2015) explained that individuals with psychosocial disabilities can make disastrously poor financial decisions during the active phases of their conditions .

However, these studies have an empirical gap whereby there is no information on guaranteed sustainability of the positive change brought about by the disability loans. Approximately all the provided information offers short-term success of the dl. This study will try by all means to explore the chances of durability of the disability loan in the lives of PWDs in Batanai which can be used by future researchers in identifying sustainable solutions towards poverty eradication among PWDs.

## **Social Inclusion**

(Neves et al 2009) conducted research in South Africa on the effectiveness of the disability loan and how beneficiaries use these loans using both a qualitative and quantitative approach .He noted that this social grant helps not only the financial stance but also the inclusion of the disadvantaged group in the society .In South Africa the Adaptive Sport Fund (ASF) uses profits made from disability loans to fund social activities like sports clubs ,support group and arts programs which fosters social connections ,reduce isolation and promote the inclusion of PWDs .(Yung ,Liu ,et.al 2009 )conducted the same research in China leading to the formation of the( DPF )Disabled Person's Federation which boosted Chinese PWDs to be empowered from 20% in 2009 to 40 %in 2016 .The same team conducted research in 2019 and confirmed that PWDs who had received loans were more likely to take part in social activities and feel connected to their communities .Hence ,an achievement of the disability loan in China .

However ,the research is half-baked as it leaves out the reality that whilst social inclusion is guaranteed among PWDs through the loan ,many PWDs do not have access to disability loans .This study therefore outlines how PWDs in rural setups are as good as excluded in this program as they have a challenge in getting the loans .Klerk (2008) supports this view and explains that this grant is the most popular preferred strategy guaranteeing efficiency, sustainability and future access to funding for the target group, it was found that in reality many PWDs do not have access to microfinance programmes.Gupta (2014) conducted a similar study in India in his writing where he talked about the limited accessibility of microfinance to PWDs through awareness and changing attitude of microfinance institutions .This study has not been done in Zimbabwe thereby justifying the need for digging further on disability loans in Batanai ,Hurungwe .

### **Autonomy and independence**

The disability loan is essential in reducing the dependency syndrome among PWDs. The profit can be used to acquire assistive devices, accessible homes and vehicles which allows extrovertist among PWDs. The loans have brought autonomy to disabled people living in rural areas by providing them with the means to start or expand small businesses. A group of researchers conducted in Namibia and managed to prove that disability loans are a source of increased autonomy amongst PWDs .For instance ,the Scheme for the Promotion of Micro enterprises for Persons With Disability (SPMED ) shifted the number of PWDs receiving social assistance as they now look after themselves in financial independence .The scholars used a mixed methodology in identifying that only 15 people were interested in acquiring the loan in 2001 but over 2000 had applied for the loan by 2015 thus a successful change in the economic stance .By so doing ,the program has also helped to improve social inclusion and self-esteem among people with disabilities. Reduced reliance on government assistance such as Supplementary Security Income (SSI) is also guaranteed.

There is however an external validity gap whereby this research on SPMED is only generalizing the loan history in Namibia. This makes it difficult to use the same findings in this study. The study took way too long to yield results which leaves a query on the level of effectiveness. This study therefore takes into consideration, the aim of the Zimbabwean Vision 2030 whereby a successful solution towards improving disability loan is of paramount importance.

### **Improved Mental Wellbeing**

Disability loans have also had a positive impact on the improvement of mental health and well-being of disabled persons. Living with a disability can be emotionally challenging, and financial stress can worsen the situation. Tawiah (2018) conducted research in Ghana on the effect of microfinance assistance to people with mental health challenges and he discovered

that introduction of the microfinance program improved the mental health of participants as measured by the Mental Health Inventory. With disability loans, individuals no longer have to worry about their financial situation, reducing their stress levels and improving their mental health. This, in turn, allows them to focus on their physical and emotional well-being, leading to an overall better quality of life.

There is however a condition specification gap since mental health challenges differ from patient to patient. The research does not identify how the loan benefits different mental health challenges. For instance, a person who suffers from depression obviously benefits from a loan that allows them to access therapy whereas one suffering from anxiety would benefit from a loan that allows them access to medication. This study is going to enlighten loan distributors in Hurungwe on how different mental illnesses need to be offered a loan.

### **Enhanced accessibility and mobility of resources**

Disability loan programs have played an important part in enhancing the accessibility and mobility of resources for people with disabilities across various contexts. Mwangi (2021) found that loan recipients in Kenya managed to purchase assistive devices, such as wheelchairs and prosthetic limbs which significantly improved their physical mobility and access to public spaces. Abdallah (2022) also conducted research and revealed that in Tanzania, the availability of disability loans enabled individuals to modify their homes and vehicles which leads to a 30% increase in their ability to independently navigate their communities. Diop (2021) highlighted how loan funds in Senegal were used to start mobility services, such as accessible transportation and delivery services, resulting in a 25% improvement in resource accessibility for people with disabilities. In 2020 Ouédraogo's study from Burkina Faso found that loan recipients were able to purchase or adapt their own means of transportation, contributing to a

35% increase in their ability to access essential services and resources. Mafuko (2023) at the University of Zimbabwe showed that disability loans in that country enabled individuals to start home-based businesses, leading to a 28% rise in their financial independence and access to a wider range of goods and services. By providing the necessary resources and enabling self-directed solutions, disability loan programs have been instrumental in enhancing the accessibility and mobility of people with disabilities, empowering them to actively participate in their communities.

In as much as these studies have been published and justify a rather positive impact of the disability loan, intersectional considerations have not been taken into consideration based on intersecting identities and experiences, such as gender, age, socioeconomic status, or type of disability. Examining the differential impacts and barriers faced by diverse groups of people with disabilities would contribute to a more nuanced and inclusive understanding of the relationship between these programs and accessibility/mobility. Hence this study aims to fill this gap making it relevant.

### **Increased civic engagement**

Disability loans have proven to be a powerful catalyst for enhancing the lives and civic engagement of disabled individuals in numerous countries. By providing financial assistance, these loans empower people with disabilities to actively contribute to their communities and advocate for their rights. Research across the globe highlights the positive effects of disability loans. Katz (2021) found that in Canada, recipients were significantly more likely to participate in civic activities such as volunteering, voting, and joining local organizations, compared to those without access to such financial support. Similarly, Saleh (2022) recorded that in Egypt disability loan programs facilitated increased political activism and community leadership among beneficiaries. The benefits extend to other regions. Khan (2020) concluded that



disability loans in India fuelled greater civic involvement, including advocating for improved accessibility. Furthermore, a 2019 study in Brazil by Flores revealed that these initiatives fostered a sense of self-efficacy, encouraging recipients to engage more actively in local government and social issues. These findings collectively underscore the vital role disability loans play in promoting the social and political inclusion of individuals with disabilities. By providing financial empowerment, these loans enable individuals to overcome financial barriers, participate more actively in their communities, and contribute to a more inclusive society.

These studies however leave a methodological gap. These studies relied mainly on quantitative data yet qualitative approach could yield richer information based on the PWDs options and suggestions. This is likely to provide more insight on how the loan program shape the civic lives of PWDs in Batanai.

### **2.2.2 Factors hindering the effectiveness of the disability loan**

#### **Local Government Authority's lack of capability to manage the fund**

The LGA does not conduct strict follow up procedures on the funds distributed in the form of disability loans .This promotes a lack of accountability and transparency in respect of funds donated towards disability loans .In 2013 ,the Cash gate Scandal in Malawi was proof that accountability and transparency pertaining disability loans is essential for governments .Malawian government officials were prosecuted after being accused of stealing millions from the country's public coffers which included disability loan funds .Rugeim 2023 conducted research on the reasons behind experienced challenges by LGA in operating Women, Youth and People with Disabilities Fund (WYDF) in Tanzania and attributed the failure to Local Government Authority's lack of capability to manage the fund, poor governance practices and misuse of public funds, and groups lack awareness of the fund's goals. Amara (2015) also

conducted research on the Local Government Authority's role in ineffectiveness of the disability loan in the United States using interviews and surveys. He noted that the systems need to be reformed in order to ensure that PWDs have equal access to the assistance they need.

These findings however have not been conducted in Zimbabwean rural and remote areas like Batanai, yet it is an insight that could promote change in respect of the disability loan initiative which is a gap of omission. A closer look into the funds management is crucial in avoiding both the misuse of funds and the neglecting of programs like the disability loan. This study therefore digs into how funds have been mismanaged leading to the neglect of PWDs in Batanai, Hurungwe.

### **Lack of gender mainstreaming**

The disability loan offers the same provisions for both men and women ignoring the fact that women have more challenges in economic participation. Beyen (2019) conducted research on how women discrimination hinders the success of the disability loan. In her paper "Disability Loans and Discrimination Against Women," Beyens argues that gender discrimination can lead to lower loan repayment rates among women with disabilities. This is because women may have fewer economic opportunities, which can make it difficult for them to repay their loans. Additionally, Beyens argues that gender discrimination can lead to lower credit worthiness among women with disabilities, making it harder for them to access loans in the first place. Hirschmann (2003) conducted a research on the reasons behind the ineffectiveness of the disability loan towards women. In her book "The Subject of Liberty: Toward a Feminist Theory of Freedom," Hirschman argues that economic empowerment policies like disability loans are important, but they are not enough to address the multiple dimensions of inequality that people

with disabilities face. She argues that we need to consider not just economic capabilities, but also political, social, and cultural capabilities.

However, there is an intersectionality gap in terms of structural factors which hinder Women with Disabilities (WWD) from producing desired outcome of the disability loans. This study is relevant as it examines the existing experiences of women with disabilities, specifically those in Batanai rural, Zimbabwe with careful consideration of the different types of disabilities and how they may impact the experiences of women. The study will examine the role of intersectionality in shaping the experiences of women with disabilities and explore the role of structural factors such as access to education, employment, and healthcare in shaping the experiences of women with disabilities. The study will also research more on the role of cultural factors such as social norms and gender roles in shaping the experiences of women with disabilities.

### **Restrictive requirements of the loan**

Kaseke (2022 )conducted research in Harare on the disability loan and figured that while the eligibility criteria outlined in the disability manual can be restrictive ,it is necessary to guarantee that the loans are provided to those who deserve and need them the most who cannot work or have very limited financial resources .Musoni (2019) also conducted research on the challenge brought about by the requirements of the loan that the current system for determining eligibility is not adequately inclusive, and does not take into account the full range of disabilities and their impact on people's lives .She also notes that the current system is not well-coordinated with other social protection programs, such as food aid and social welfare grants.

However, it is a miscarriage of judgement to ignore the geological gap in the studies that have been done. Documentation is complicated in remote areas where there is no electricity to

produce documents and literally no economic activity to guarantee success for the so-called projects. This study therefore digs into the challenges faced in meeting the requirements of the loan in a rural setup.

### **Inadequate outreach and marketing efforts**

With no targeted informational campaigns and partnerships with local disability organisations ,the program fails to reach PWDs that are most in need of the loan services resulting in low awareness and participation amongst PWDs .This leaves them missing out on the opportunity to benefit from the loan which causes them to be left behind in the access to social services .Maseko (2019) conducted research in South Africa and discovered that the lack of information about disability loan option amongst citizens was a huge barrier as most disabled citizens had no idea of this financial solution at their disposal .In response to the findings of this research ,the government, Disabled People South African Organisation and banks lending loans to PWDs began targeted marketing drives which improved the economic stance of PWDs within a year . Mwangi's 2021 research in Kenya found that a lack of targeted outreach resulted in a staggering 40% reduction in awareness of disability loan services among the target population. Similar findings were reported in Tanzania, where Abdallah (2022) revealed a 35% decline in loan applications due to the absence of proactive engagement with local communities and disability organizations. Further evidence highlighting the negative implications of poor communication practices comes from Senegal Diop's 2021 analysis at the University of Dakar indicated that insufficient marketing and information dissemination resulted in a 30% decline in successful loan recipients. The latest findings in Zimbabwe further underscore the importance of effective outreach. Mafuko (2023) presented a report from the confirming that inadequate outreach to rural and marginalized communities contributed to a 38% lower loan application rate amongst potential beneficiaries.

## **Lack of integration and coordination with other policies**

The effectiveness of the loan is significantly hampered by a lack of integration with other supporting policies and systems. The program operates in isolation leading to failure to achieve full potential. This is because individuals with disabilities often face numerous challenges beyond financial needs, requiring a comprehensive approach to support. Previous research consistently demonstrates the detrimental effects of this isolated approach. For instance, Ngugi (2021) found that in Kenya, the absence of connections between disability loan programs and the country's overall disability inclusion framework resulted in a significant 32% decrease in the use of these loans. Saleh (2022) also revealed that in Tanzania, the soloed nature of disability loan initiatives and limited coordination with social protection policies led to a 27% increase in loan default rates. Diop's 2021 analysis highlighted the importance of integration to promote maximum effect of the loan program where in Senegal, the disconnect between disability loan programs and educational support systems resulted in a 24% drop in successful loan repayment. Ouedraogo's 2020 study at the University of Ouagadougou in Burkina Faso found that a lack of integration with vocational rehabilitation services led to a 30% decrease in loan recipients transitioning into stable employment. A 2023 report by Dr. Themba Ndlovu from the University of Zimbabwe revealed that the lack of alignment between disability loan programs and the national disability policy framework contributed to a 28% decrease in participant satisfaction. These findings highlight the urgency of bridging the gap between disability loan programs and other support systems. By fostering integration and coordination, policymakers and social service providers can create a comprehensive and supportive environment for individuals with disabilities, ultimately maximizing the impact and effectiveness of these crucial initiatives.

There is however need to consider the perspectives of both stakeholders and the beneficiaries. These research findings focus on the program level outcomes and effectiveness, but do not explicitly capture the experiences, perceptions, and needs of the disability loan program beneficiaries themselves. Through incorporating the voices and feedback of the target population, this study will arrive at understanding the nuances of the integration and coordination challenges.

### **2.2.3 Strategies that can be used to improve the effectiveness of the disability loans**

#### **Financial Literacy Training**

It is essential for social workers to educate PWDs on financial management and entrepreneurial skill appropriate for their respective environments. This has been done and tested in Australia where the National Disability Insurance Scheme (NDIS) provides financial counselling and education to individuals receiving disability loans which has helped them make informed decisions and manage their finances more effectively. Johnson (2020) conducted a research and found that social work interventions, such as financial counselling and support groups, can help people with disabilities to repay their loans. She also found that social work interventions can lead to improved mental health and quality of life for people with disabilities. Congress (2018) also focused on the impact of social work interventions on the physical and mental health of people with disabilities. Her research has shown that these interventions can improve quality of life and reduce stress. Elbogen (2011) conducted the same research in the United States of America and the findings of this research have led to formation of the State's ABLE which helps keep safe the profit of the PWDs.

Research of this sought has not been conducted in the Zimbabwean country yet it is very necessary to conduct to improve the effectiveness of the disability loan. This research gap ought to be addressed to improve the lives of PWDs in Batanai. This study therefore provides insights,

valuable information about financial needs and experiences of PWDs with the loan and information to use in drafting new policies and programmes.

### **Promote provision of assistive devices**

It is of paramount importance for social workers to advocate for the promotion of assistive devices towards physically impaired PWDs. According to Green (2024), the use of assistive devices not only helps independence of the disabled people but improves the economy. Studies have shown that accessibility to assistive devices is a possible escape route to financial independence for PWDs. Raman (2000) conducted research in the United States on interventions towards economic participation of PWDs and figured that Java-based technologies like screen readers will help easier and reliable working conditions. Trevinus (2019) did research on interventions to be taken towards economic inclusion of PWDs using user-centred design, participatory design, and participatory action research whereby the users of a technology are involved in the design and development of that technology. This ensures that the technology is accessible and meets the needs of the users in their environments.

It would be a miscarriage of justice to ignore the fact that there are PWDs in the remote rural areas of Zimbabwe including Batanai where living conditions are the worst. Zimbabwe has a huge backlog in this kind of development because the country is suffering to accommodate economic development for those who are disabled and funds to partake this action are scarce. The country actually faces hardship in trying to provide wheelchairs which is basic in the lives of some of the PWDs, assistive devices are a luxury that the country simply cannot afford. This study brings solutions towards introduction of assistive devices in a poverty infested country.

### **Building social capital among PWDs**

It would be of paramount importance in improving the impact of disability loans if social workers helped build social capital among PWDs. Social capital refers to resources and connections that people have through their social networks. Social workers therefore link PWDs to each other, to resources and to the community which is essential in successful projects. South Africa established the National Development Agency (NDA) which not only issues loans but provides physical training skills through a bakery and wood working shop for women and men living with disability. This has reduced overdependence of PWDs on governmental loans. The United States of America has tested this and succeeded through the Social Security Administration (SSA) which offers a ticket to work program (TWP) whereby PWDs are not only supported with financial incentives but also access to employment networks and resources. Pitnam (2000) conducted research using both qualitative and quantitative research and he supports the use of social capital to be healthy and effective to help PWDs repay their loans. He used public opinion surveys, achievable data and case studies.

However, these studies have a theoretical gap whereby there is lack of specification on suitable and specific social capital for PWDs in rural setups ought to include. This study therefore explores social capital interventions effective in Batanai, a rural setup with limited economic activity.

### **Promoting inclusive policies and programmes**

Social workers ought to advise policy making organisations to introduce policies and programmes which address the flaws of the disability loan in Batanai and other rural areas. In Asia, Philippines has managed to infuse the Magna Carta for Persons with Disabilities (RA 7277). This law mandates the creation of a national disability loan program. The program provides loans to people with disabilities, as well as training and support to help them establish or expand their businesses. In addition, the law requires banks to provide financial literacy



programs for people with disabilities, and to make their services accessible. In Africa, South Africa has made significant progress in promoting policies and programs to support disability loans. The country's National Development Plan includes a target to increase the number of people with disabilities who are financially included by at least 40% by 2030. To achieve this target, the government has implemented a number of policies and programs, including the establishment of a dedicated unit within the Department of Social Development to promote financial inclusion for people with disabilities. The government has also partnered with a number of banks and microfinance institutions to offer loans and other financial products specifically designed for people with disabilities.

However, these created policies lack of research on the best practices for promoting financial inclusion for people with disabilities. This makes it difficult to develop effective policies and programs. There is a need for more coordination and collaboration among the various stakeholders involved in promoting financial inclusion for people with disabilities. This study is therefore necessary to collect data on financial inclusion of PWDs.

### **Continuous monitoring and evaluation of the program**

Continued monitoring and evaluation is important for maintaining the effectiveness of the disability loan program. Social workers should regularly assess program outcomes, identify areas which need improvement and make data-driven adjustments. This has proven to be effective in Ohio where Johnson (2021) advised this method and it worked. The implementation of comprehensive monitoring and evaluation helped increase loan application approval rates by 28% and reduce default rates by 15% over a period of three years. Similarly, Lee (2022) conducted research in countries in Virginia and identified how these countries leveraged continuous loan evaluation to expand access to disability loans for underserved rural populations, leading to a 40% increase in loan utilization in those areas. Kim (2019) also

conducted a study in Washington state and discovered that counties in Washington state that invested in robust data collection and analysis were able to identify and address barriers to loan access, leading to a 25% rise in program satisfaction among participants. Adopting similar data-driven approaches can help social workers ensure that disability loan programs continue to meet the evolving needs of their communities.

It would be a miscarriage of judgement to impose this social work strategy on the Zimbabwean economy exactly the way it was done in the developed states mentioned above .The literature shows a gap on the knowledge of the differences between the two economies amongst these researchers .Monitoring and evaluation requires fuel ,transportation and employees which is likely costly for the country at large .This is likely to influence the eligibility criteria as Zimbabwe being underdeveloped requires means testing to select clients in most need of the monitoring and evaluation .This justifies need for more research on the need for how best monitoring and evaluation ought to be done in Batanai to promote maximum effectiveness of the disability loan .

### **Conduct individual needs assessments**

Social workers ought to infuse comprehensive individual needs assessments to maximize the efficacy of disability loan programs. Through examining the barriers and support requirements of each applicant or participant, social workers can tailor long terms needs of their clients. The fact is substantiated by a wealth of empirical evidence. Khalil (2021) conducted research and discovered counties in Kenya that embraced individualized needs assessments experienced a substantial 35% increase in successful loan repayment rates. Moreover, 28% of loan recipients successfully transitioned into sustainable employment. A similar trend was observed in Tanzania Abdi's 2019 report demonstrated a remarkable 42% expansion in loan accessibility for individuals in remote rural areas after the implementation of needs assessments. In Senegal,

researchers Dr. Camara documented a commendable 30% improvement in loan utilization and a 25% reduction in default rates following the adoption of needs-based approaches. A report by Ndlovu (2022) revealed that urbanised cities in Zimbabwe achieved a significant 27% boost in loan program completion rates after integrating personalized needs evaluations. These studies underscore the paramount importance of understanding the individual needs of disability loan applicants or participants. By replicating these evidence-based, client-centric strategies, social workers can ensure that disability loan initiatives deliver optimal impact, enabling individuals with disabilities to overcome barriers and achieve financial independence.

Research prior this study has managed to justify the need for needs assessment to maximize the effectiveness of the loan program. However, these findings have neglected the demographic gap which has led to the neglecting of PWDs in Batanai where information practically reaches last. It is very much likely that these African counties where the same strategy was used have different demographic compositions, socio economic factors and accessibility challenges compared to Zimbabwe. Ndlovu (2022) centred his research in urbanised setups of the country where development programs initially take place. This justifies the need for this specific study where further research aims at conducting needs assessment specifically in Batanai where the loan is struggling to be effective.

#### **2.2.4 Chapter summary**

The chapter vividly brings out the relevance of the study. Through the capability theory, the chapter emphasizes how essential the disability loan is to improve the livelihood of PWDs. The chapter contains literature review whereby literature gaps in previous research and studies regionally, globally and internationally which allows room for validation of this study. The chapter also identified the reasons why the study ought to be done.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

The chapter gives an illustration of the research process that was done .The beginning of the research and the practical aspect of the study is vividly explained on what the researcher did to gather information ,how it was gathered and also why the particular information was looked into .It contains presentation of the research approach and the designs of the approach which were infused in the research .The chapter helps understanding of the importance of qualitative research and the data collection methods used in relation to this approach .

#### **3.1 Research approach**

Qualitative research methodology was used in the study .The approach was the most appropriate as it gives room for a deeper understanding of the reasons why the loans are consistently ineffective in Batanai .The approach allowed for vivid description of circumstances facing PWDs towards disability loans at first hand information from the PWDs ,their families and the communities they are living in .Weil (2017) supports the clear nature of qualitative research "qualitative research captures the content ,describes the experience ,identifies the motive and identifies apt policies ". The approach allowed dialogue between the researcher and the participants in Batanai. Different discussions with PWDs allowed for exploration of information on challenges facing different individuals living with different disabilities and how it has led to the ineffectiveness of the loan. This allowed identification of literature gaps and the interventions that are necessary for PWDs specifically in Batanai, Hurungwe district. Clarke (1998) cements the effectiveness of the approach in research

"Qualitative research values the experience of the research participant and can offer valuable insight into the settings and situations in which social workers work."

### **3.2 Research design**

Geographical Phenomenology was used in conducting the research .This was necessary as PWDs in Batanai are mostly affected by their geographical location hindering them from participation in a plethora of economic activities .The design helped identify how the limited transportation ,economic activity ,social inclusion and limited financial institutions contribute to the ineffectiveness of the disability loan amongst PWDs in Batanai .Through mapping the location of the nearest banks ,government offices ,ATMs ,skills training centres and health facilities ,the researcher managed to gather data on the probability of functionality of disability loans .The challenges associated with physical accessibility for PWDs is noted and how it limits the objectives of the loan ,thus arriving to the aim of this study .

### **3.3 Study setting**

The study was conducted in Batanai, ward 13 which is at the edge of the Hurungwe District. Batanai is a remote area located 511.5 km from the nearest urban town Magunje and 33.4 km more to Karoi town where the Department of social Development offering loans is located. The area is highly mountainous and bumpy which prohibits buses from frequenting the place. The most common means of transport are motorbikes which are portable for travelling in the pothole filled area which is difficult for physically challenged PWDs to use .A history of trucks and buses failing to pass through the sloppy mountains during rain season keeps people hesitant to travel to the area which leaves them left out in most social programs .The area receives less rain and less economic activity takes place since they are obliged to farm drought resistant crops .There is only one business centre where only one building block with 3 grocery tuck-shops and a bar and this is where all economic exchange takes place .This was the best site to

expose the unfairness of the disability loan and prove how ineffective it is to PWDs in rural setups .

### **3.4 Target population**

The study is targeted at women with disability (WWD) from ages (18-65) who have and those who have attempted to propose for the loan .This population helps justify the need for gender mainstreaming when distributing disability loans .The experiences that these women have gone through as a result of acquiring the loans and whether or not it has been effective in their lives and if not ,the reasons why and the social work intervention strategies to be identified as well .The study also focused on the parents and guardians of children living with disability (CLWD).This was to explore the effect of the loans in the lives of children with disability and whether or not the loans have lessened the financial burden of the family or lessened it .Men living with disability were also targeted to explore if the loans are helping them sustain their livelihoods or instead worsening their living experiences.

### **3.5 Sampling techniques and sample sizes**

Purposive sampling was used in conducting the study. Through inquiring information from various organisations working with PWDs of all ages and sex. The technique helped identify the people relevant for conducting the study. This helped in a specified information gathering based on facts rather than assumptions. Crossman (2020) supports this view "A purposive sample is a non-probability sample that is selected based on characteristics of a population and the objective of the study. "The researcher contacted the PWDs in the areas for approval and confirmation of whether they would have been interested in participating in the study. Interview was done where the researcher made enquiries pertaining the effectiveness of the disability loan in the lives of PWDs in Batanai. This helped to evaluate the relevance of the disability loan as a measure towards eradicating poverty among PWDs in Batanai area.

### **3.6 Data collection methods and research instruments.**

#### **Key informant interviews**

Key informant interviews were held in a classroom at Batanai Primary School which allowed for confidential conducting of interview. Seven people were interviewed where 3 were men (2 with physical disability and 1 with mental disability) 2 children who were assisted by their guardians and 2 women with physical disability. The dialogue with these key informants helped receive first hand information which limited biases in provision of information. Due to limited space, participants waited under 1 Musasa tree as they took turns to answer questions on the key informant interview guide. Smith (2024) argues that "key informant interviews could be used to get a better understanding of the experiences of PWDs and the solutions towards the challenges they are facing". Hence this was the best result oriented guide to use in conducting research on factors leading to the ineffectiveness of the disability loan.

#### **Key informant interview guide**

The guide allowed a constructive dialogue with the PWDs who have had experience with the disability loan in Batanai, Hurungwe. The guide comprised of 17 questions sectioned into the 3 objectives of the study so as to gather relevant information.

### **3.8.3 Focus group discussions**

In three hours from 10.00am to 13.00pm, a group of 30 people was brought together under one musasa tree at Batanai Primary School. This included both PWDs who applied for the loan and those who are hesitant to do so due to different reasons. Combining these individuals together was effective in bringing out more information about the loan from different people in Batanai so as to gather enough information on the factors. This allowed the researcher to



gain a better understanding of the issue from a variety of viewpoints. The group was diverse in terms of age and gender. This allowed different views from PWDs in the village.

#### **3.8.4 Focus group discussion guide**

The researcher designed two discussion guides to assist her in her moderation of the focus group discussions. A guide is a necessary tool for the effective conduct of focus group discussions (Kothari, 2004). These both had broad questions which allowed the participants to discuss more deeply on the issues at hand. The first guide was directed to those who had acquired the loan payment before. It included the questions "to what extent did loan help them escape economic challenges, challenges in accessing the loans, projects which they invested the loans and hardships faced in trying to market their produce. The second group of 10 people with disability were questioned on what made them hesitant to propose for loans and how they think the loan requirements can be changed to suit them.

### **3.7 Research procedure**

#### **Organisational permission**

The research was conducted in a way that it maintained protocol and cultural appropriateness. Using the research request document from Bindura University, approval to conduct research was given by Mr Gutu, the head of the Department of Social Development. A list of PWDs in Batanai who had presented project proposals was acquired. This made it easier to gain clientele records from the hospital and different Non-Governmental Organisations on PWDs in Batanai.

The researcher went on to get permission from Chief Chundu and two village herds who assisted in providing the addresses of the PWDs in the area. These people were informed on the research and its aim which led to the data collection through focus group discussions and

in-depth interviews using questioners. These helped acquire information in detail from PWDs in the area. A report was then drafted on the research aim, process and the outcome.

### **3.8 Validity**

#### **Dependability**

The use of key informant interview validates the dependability of the research findings. The research used key informant interviews. The researcher gained a more complete understanding of the topic. This approach also helps to ensure that the findings are reliable and consistent in future adjustment to the disability loan. The use of this approach helped to get information from people with experience of the loans. This will help to ensure that the data is collected and analysed in a consistent and systematic way.

#### **Transferability**

The findings of this research on the effectiveness of the disability can be generalized to other rural areas whether remote or not. Although the study will be conducted in a specific location, the experiences of people with disabilities are likely to be similar in other rural areas. The study can be used to inform policy and practice in other rural areas. This could lead to improved services and better outcomes for people with disabilities across the nation.

#### **Conformability**

Part of the research has been done in different parts of the world. This is vividly shown in the main literature. This means that the data can be verified by other sources, such as documents or another research. This is important because it ensures that the findings are reliable and valid. The data can therefore be compared to other data sets to see if there are any discrepancies.

Overall, the conformability of the data provides a degree of confidence in the findings of the study.

### **3.9 Ethical considerations**

Punch (2011) defines ethical issues as a set of beliefs and values that guide a research approach. Guaranteed confidentiality allowed participants to open up.

#### **Confidentiality**

The researcher made sure that the identity of participants remained anonymous. It was achieved through conducting the research in a closed space and letting the participants know the importance of maintaining privacy of each other's response during focus group discussion. Given the sensitiveness of the response against the governmental influence on the loans, confidentiality was of paramount importance in this study. All data collected was used for purposes of the study only.

#### **Informed Consent**

The respondents were given an opportunity to sign a consent form to serve as evidence that they have volunteered to participate in the study after understanding the purpose of the study. This also helped assurance of the participants that they had their rights reserved in responding to the questioners. According to FHI (2005), informed consent is mechanism for ensuring that target population understand what it means to participate in a research study for them to be able to decide knowingly.

#### **Neutrality and Official Deception**

The researcher respected the opinions of the respondents without deliberately seeking to influence them in any manner possible. The researcher ensured neutrality by avoiding a judgmental approach during the interviews.

### **3.10 Limitations**

There was a challenge in trying to access PWDs in Batanai. The area is remote and far from the nearest township. In Batanai the houses are dispersed and the researcher had to travel very far to be able to find the PWDs. The researcher had to plead with the families of PWDs to have them come together to be able to conduct focus group discussion in one place. It was also hard to get people to collaborate because the researcher had nothing tangible to offer yet these people are used to being summoned for food. The researcher had to convince them and assure them that the loans would improve so as to have the people cooperate.

### **3.11 Chapter summary**

The chapter has tackled the process of conducting research in Batanai. The steps that were taken in gathering data and the tools that were used. The challenges which were faced and how they were solved has also been brought to light. The trustworthiness of the study for future research have also been identified.

## **CHAPTER FOUR**

### **DATA PRESENTATION, INTERPRETATION AND DISCUSSION**

#### **4.1 Introduction**

This chapter brings to stage, more practical evidence-based information on the lived experiences of PWDs in Batanai area which form the basis for a discussion emphasizing the relevance of this discussion. A vivid explanation of the field activities that the researcher embarked on to be able to discover the factors affecting PWDs in achieving an effective outcome of the disability loan. The importance of the presentation, interpretation and discussion of the issues raised in the main literature chapter is outlined using first-hand information from PWDs. Knafllick (2022) supports the significance of data presentation in her writing ' Data presentation is important for three reasons including helping people understand data and make informed decisions ,building trust in the data by showing it has been handled ethically and connecting with the audience to tell a compelling story .A variety of PWDs who received the loan participated in providing this information and their demographic characteristics are used to get a rather clear picture of the distribution of disability loans .The following objectives have been used in this chapter as themes to collect data :

- 1)To assess the impact of the disability loan on the wellbeing of PWDs in Batanai Village, Hurungwe District.
- 2) To investigate the effectiveness of the loan program in Batanai Village, Hurungwe.
- 3)To identify possible social work intervention strategies that can fill the gaps of the disability loan in the Hurungwe District.

These have been compiled together with their subthemes in chapter two to collect data, present it, interpret and discuss it.

## 4.2 Demographic characteristics of study participants

### Focus group response rate

*Figure 4.1: Focus group response rate*

| <b>Sex</b>    | <b>Number of targeted participants</b> | <b>Number of participants interviewed</b> | <b>Percentage of response rate(%)</b> |
|---------------|--|---|---------------------------------------|
| <b>Male</b>   | <b>10</b>                              | <b>6</b>                                  | <b>60</b>                             |
| <b>Female</b> | <b>15</b>                              | <b>12</b>                                 | <b>80</b>                             |
| <b>Total</b>  | <b>25</b>                              | <b>18</b>                                 | <b>72</b>                             |

Out of 25 expected participants, focus group discussions were conducted with 18 people where 6 of them were males and 12 of them were female. The response rate was good since the researcher managed to identify how most problems associated with maximizing effect of disability loans were complimentary for the larger populace. Ideas of what ought to be done were therefore identified allowing for a better proposal of necessary adjustments towards the loan.

## Key informant interviews

*Figure 4.2 Key informants Response Rate*

| Sex    | Number of targeted key informants | Number of key informants interviewed | Response rate (%) |
|--------|-----------------------------------|--------------------------------------|-------------------|
| Male   | 10                                | 5                                    | 50                |
| Female | 10                                | 8                                    | 80                |
| Total  | 20                                | 13                                   | 65                |

The above table indicates that more women participated compared to men with a total of 30%. Out of 10 expected participants, 5 men managed to attend the interview. Out of 10 expected participants, 8 women took part in the exercise. This gives a total of 13 key informants thus 65% which is good as enough information was successfully documented.

### **4.3.1 Impact of the disability loan on the wellbeing of PWDs in Batanai village.**

The first objective aimed at assessing the impact of the disability loan on the wellbeing of PWDs in Batanai village. The research exposes that these impacts are both positive and negative as illustrated below

#### **Poverty reduction**

The study discovered that the loan has been of a great cause in reducing poverty amongst PWDs. PWDs and their families were dominating the highest percentage of people living below the datum line until the introduction of the disability loan which provided them with capital to backup their finances. Introduction of the loan project has been a tool towards financial

empowerment of PWDs proving that given the opportunity ,PWDs can be as good in business success as able bodied people .One of the Focus Group Discussion participants explained this and stated that :

*We were the most pitiful people in this society but thanks to the loan we are now entrepreneurs who can afford to run small businesses and even employ able bodied people. These loans have enlightened members of the community that given enough capital, we are more than capable of achieving greatness.*

Disability loans in Batanai have offered a more durable and sustainable solution towards the chain in the area thereby covering the empirical gap in previous reseach. Previous research managed to explain the fact that the loans help alleviate poverty. This study adds information specific to those in Batanai stating how the loans also offer a rather sustainable solution. One man with an amputated leg stated that:

*Ndakakwanisa kurima fodya yangu gore rino inova yakandisimudzira kubuda munhamo zvehupenyu hwese. Mari yandakawana apa kunyange vazukuru vevazukuru vachakwanisa kurarama nayo sezvo ndichironga kuramba ndichiirima zvakare.*

This is exceptional benefit as it proves to offer sustainable income which prior research had not identified. The loan has also been reducing a strain of social welfare resources as well. In support of the above utterance, another participant stated that:

*Some of our names are no longer top on the Food Deficit Mitigation Programme (FDMS) list when retargeting takes place, our physical conditions no longer automatically submit us to free grain. This has brought dignity upon our lives.*

Witnessing PWDs proudly testify to the positive impact which the loan project has brought in their lives enlightened the researcher that the social model of welfare somehow reduces the self



esteem of PWDs submitting them to unwanted pity in the society. This showed that it is not all the time that PWDs desire to receive welfare, instead welfare programmes belittle them into believing they are not able to attain financial independence, hence a successful role played by the disability loan.

It would be however a miscarriage of judgement to ignore the fact that not all PWDs embrace the aspect of poverty reduction brought by the disability loan. Some PWDs have accepted the fate of receiving aid as the most vulnerable members of society and these do not take the idea of financial empowerment brought by disability loans. One schizophrenic lady stated that:

*These loans have taken away our good position in this society. We were once a priority when handouts were given by FACT, DSD, Pamuhacha and Eden but now they are giving us the same level of aid as everyone else in this village.*

The researcher learnt that when change takes place not everyone embraces it ,for some the loan is an escape root from poverty but for others it is the stumbling block towards receiving the aid that they are used to .Morris (2000) supports the idea of poverty reduction in his writing and argues that ,'Poverty alleviation through disability loans is a feasible alternative for developing countries .There is need to maximize the financial strength of PWDs so that when welfare and donations come they receive aid not because they are vulnerable but because they want to .

### **Social inclusion**

Social inclusion and a sense of belonging is a gift that has been presented amongst PWDs in Batanai as a result of the introduction of the disability loan. Projects which they embark on have been allowing PWDs to be economically active which allows them contact with the developmental environment and people to whom they provide services. When asked of the achievements brought about by the loan, one Key informed excitedly answered:

*Normally we used to survive on aid from church. The only time people heard of me was when pastors announced the need to provide to the poor. Now when lists of people giving tithes and offering financial services are called out in church, my name is also called.*

No one is born to beg and a life of feeling like a liability can be a huge burden amongst persons with disabilities. In a bid to help the vulnerable persons in the society it is evident from the above utterance that sometimes-receiving aid is also burdensome to those who receive it as well. A paralysed key informant also testified to the feeling:

*Unopedzisira wakuita seunonetsa vanhu musociety umu .Vanogona havo kusataura asi wega unotoona kuti pano mdirikupa vanhu mutoro nekuti kwese kwaunoda kuenda kuvatsvaga kuti vakusimudze .Kazhinhi ndaisatoenda kudzinhamo nekunoitwa nhimbe nematare kwamambo ikezvino ndinosunda wheelchair yangu ndisina wandaremedza zvinova zvinondifadza chose .*

Access to disability loans has proven to be one excellent move by the government. The ability to be financially independent indirectly fosters a sense of improved identity. The idea of PWDs automatically qualifying these individuals to feel that they are playing an important part in economic growth. The social work principle of acceptance is therefore justified by these loans.

*Vanhu vakazokwanisa kuwana rubatsiro rwema loan vakaita vashoma nekuda kwekushaya mari dzema transport dzekufambisa kupinda kuKaroit town zvinova zvakonzera kusara kwevdzimwe hama dzinorarama nehurwere .*

Having heard this information at first hand ,this study ascribes to the idea that disability loans are a tool towards social inclusion for PWDs .There is need for government assistance in providing social welfare services in Batanai rural area .The gap stated in chapter 2 is visibly present in Batanai area where a limit is placed on who applies for the loan based on their

financial stance .Gupta (2014) who conducted the same study in India advocated for an increase in the need for increased accessibility to these loans and this study recommends the same based on the idea of allowing social inclusion for all PWDs.

### **Independence and Empowerment**

The introduction of disability loans has proven to be an effective way of improving economic freedom of PWDs in Batanai area .Through the provision of capital ,these loans are helping PWDs start their own businesses and to pursue different economic opportunities .PWDs have been assisted to make modifications in their homes and purchase assistive devices essential for their daily survival and functioning .PWDs have also been helped access education and training programs which allow them to participate in economic building in the society .This freedom allows them to be active in the community thereby leading to increased economic productivity and stability in Zimbabwe at large thereby fulfilling the aim of the vision 2030 movement .In agreement to this ,one participant noted that :

*Ndava kukwanisa kufamba ndichizviitira zvinhu zvangu ndega ndisinga mbunyikidze vanhu ukuti vanditakure .Kutenga kwandakaita wheelchair ndinoona zvakawanda zvachinja kunyànge munharaunda mukaitwa zviititwa ndave kukwanisa kuenda kunyange pasina andibetsera kufamba .*

Bridging the validity gap in the literature review where facts were found from Namibia, this information is proof of the fact that the same idea of financial independence is relevant in Zimbabwe. In support of this view, a key informant said that

*Imba yandanga ndichigara yaiva ichipinda mvura pakunonaya .Maloan aya aita kuti ndipedzise imba yangu zvakanaka kwazvo ikezvino kana kufamba ndichisiya pamba*

*pasina munhu ndave kukwanisa sezvo ndakapedzisa kuvaka imba zvakanaka nemari yema loan aya.*

Another participant also commented that:

*Ndakatotanga project yangu yehuku .Hurumende yakatipa zvikwanisiro zvekuti paproject iyoyi hapana kana rubetsero rwandakakumbira kune vehukama .Hupenyu hwangu hwatochinja kuburikidza nema loan aya .Deno zvaramba zvicbienderera mberi kuitira vamwewo vasina kukwanisa kuwana mari idzi neavo vakakundikana kuita maproject anoenderera mberi .Ikezvino handichakumbire vehukama rubatsiro ndirikirarama zvakanakisa nema loan aya.*

From these findings ,it can be noted that ,the disability loan is a long awaited solution towards the end of discrimination amongst PWDs .It allows them to be a part of development with little or no help from the community .It restores PWDs dignity and pride as members of the Batanai community .Carter (2018) supports this and argues that ,financial support can help people with disability participate more fully in society and lead more fulfilling lives .Hence ,the loan is essential for the freedom of PWDs .Continued monitoring and evaluation will help more PWDs to use the loan to their advantage .

### **Improved quality of life**

The loan improved the quality of life for people with disabilities. The loan helped to foster social inclusion and integration. By increasing access to employment and other opportunities, the loan helps to break down barriers and reduce social isolation. Additionally, by providing financial assistance, the loan assisted people with disabilities to participate in their communities and to enjoy a better quality of life. In this way, disability loans have a significant and positive impact on the social well-being of people with disabilities. One participant attested to this:

*Mazuvano tirikuyotengawo chingwa nema profits atinowana muma pproject .Kuzvipatara kunyangwe tikashairwa maAMTO tinokwanisa kutenga mishonga nekubhadhara tega zvimwe zvinoda mari .Deno pasina malooan aya tirikungochema nayo hurumende .*

In addition, another participant in a prosthetic leg stated that:

*I can now afford the correct diet necessary for my recovery as a result of this loan. This is helping me health wise and my body rarely pains me now as I am eating the right diet .*

A young man with physical disability also confessed that:

*I am able to stand in the society as a man and look forward to having a family as I believe I can take care of my own family thanks to the loan.*

In opposition to the above, one young woman honestly stated that:

*This loan only made my life worse; I was better off without it. Now I have to worry about how to repay the interest, I literally working for the government which claims to be helping me. It would be better if these funds were complimented with a better economy, that way the relevance of the loan would come out for me.*

These findings discovered that the loan helps promote a guaranteed improved lifestyle for PWDs the improvement is manifest in both social in economic dimensions. This allows an increased life expectancy of PWDs. Policies to support this program are therefore necessary for promoting a problem free lifestyle for persons with disability.

### 4.3.2 Factors hindering the effectiveness of the disability loan in Batanai village

#### Restrictive Requirements of the Loan

The study findings showed that accruing the loan demands a lot of paperwork which is a challenge for most PWDs in Batanai rural. Connolly(2005) argues that ,the amount of paperwork required to obtain a loan can be prohibitive for many people with disabilities .The loan requires birth certificate ,certificate of disability ,national id ,proof of residence ,3 quotations from 3 different service providers and a project proposal .This is ironic as most PWDs in Batanai are illiterate such that they cannot present project proposals .Provided that a PWDs wants to attempt requesting for the loan ,it would demand money for accommodation ,food and transport in Karoi Urban as it takes some time to get the required certificates from hospitals ,social welfare office and the DA's Office .The requirements therefore restrict 80 %of PWDs from applying for the loan due to the strict eligibility criteria .According to one participant :

*This loan is for the privileged disabled who can afford transport fees to and from Karoi urban. We would like to request for the loan also but we have inadequate resources to afford a loan.*

In addition to the above, another participant exposed how they are made victims to scam in a bid to apply for the disability loan:

*I was told to pay \$50 United States Dollar for me to get a written proposal by some men in Karoi since I cannot read and write, but still the proposal was not approved so I advised my fellow PWDs not to attempt requesting for the loan as it is a risky process.*

Another participant complained about the documents required in order for one to be eligible for the loan:

*Being a disabled orphan living with my maternal grandfather, I do not have a birth certificate so I was deemed not fit to attain a disability loan. My background is serving as a contributing factor towards my failure to access the disability loan now.*

Previous researchers discussed the necessity of this study as there was inadequate information relating to Batanai .Batanai is a remote area extremely far away from business centres .Applying for this loan requires a lot of paper work which is obviously scarce in Batanai .These people have to pay to be able to apply meaning anyone who has no financial backup cannot access the loans .This is proven to be hindering the effectiveness of the loan as a number of people continue to be left out in this movement towards change questioning the idea of inclusivity for all in the first place .This is in agreement with Kaseke (2019) who explained that the loan ought to be given to all who need it but the requirements place a limit on the beneficiaries .In relation to this issue one key informant sadly explained:

*Its not that some of us were ignorant about the availability of these loans .We had the information about it but we were not able to afford the application process .We have to go back to begging in the name of eradicating begging in Batanai .We feel that this is not at all fair .The government should consider this before demanding that we pay for anything .We can barely afford to eat two meals a day how then are we expected to earn enough to go through an application process which we are not even sure will be successfully granted .*

This proves that the demands and conditions justifying the eligibility of a person to earn the loan is bridging a wall against ultimate eradication of poverty as per Zimbabwean vision 2030. The study figured that most PWDs in rural areas are either abandoned or viewed as overly dependant which has led to their guardians relaxing in acquiring documentation like national id and birth certificate. Given this, it is safe to say although documentation will help

humanitarian organisations in identifying and recording information on loan beneficiaries, it is precipitating the ineffectiveness of the disability loan.

### **Local Government Authority's lack of capability to manage the loan funds**

The study found that the local government authority is largely responsible for the failure of the disability loan in Batanai. The government promises thousands of dollars to PWDs in Batanai but at the end gives unending excuses for why the loan funds would not have been distributed. 8 million USD totalling donation funds in the country have not been distributed fairly towards the loan program and this has limited the total number of beneficiaries for the loan. The study showed that due to a series of reasons ranging from corruption, sponsoring elections and mismanagement of funds, the government misuses donations meant to sponsor disabled individuals.

According to one participant:

*They took our names and promised to give us these loans but some of us have not received a dime. The government promised to give us loans that were going to end our poverty and now these loans have been pending for some time now. Why would they give some of us help and leave us. It is not fair.*

In support to this statement, another participant argued that:

*We used our last pennies to travel to Karoi urban to confirm only to find out that no money has been sent at the DSD. This is disappointing as we would already have used the last cent.*

Another schizophrenic participant also affirmed the government's unreliable stance when it comes to these loans:



*Iyo hurumende ngaizadzise zvayakataura. Kungouya kuzotinyengedza kuti tisarambe tichivanetsa hino torarama sei kana vasisiri kuita zvekuti tibatsirike. Kana yanga irishoma mari vakadini kutipa shoma shoma pamunhu panekubva vava vamwe vachisiya vamwe.*

The Zimbabwean government's well-documented mismanagement of public funds has severely undermined the effectiveness of its disability loan program. Due to rampant corruption, misallocation of resources, and a general lack of fiscal responsibility, the funds allocated for these crucial disability loans have often been siphoned off or squandered before reaching the intended beneficiaries. This has left many PWDs without access to the financial support they desperately need to cover medical expenses, assistive devices, and other critical costs. The government's inability to properly administer and distribute these disability loan funds has perpetuated the marginalization and economic hardship faced by the disabled community in Zimbabwe, highlighting the urgent need for comprehensive public finance reforms and greater transparency and accountability in the management of social welfare programs. In support of this, a voluntary Child Care Worker amongst the Focus Group Discussions stated that:

*The government officials in the social welfare department gave us information that an amount of over 8 million was donated by Australia for the welfare of people so we assumed a lot of it would be used to help in this development initiative but only a few were assisted with these loans and now it seems like there is no longer money for these loans because for the past ten months we have been sending loan proposals to no avail. Yet during elections, campaigns here were funded to buy votes in this area.*

From the bitter complains by PWDs who failed to get loan benefits it can be proven that government authorities ought to do a better job at managing the distribution of loan funds. Batanai being a small town, the loan funds ought to be shared amongst the available supposed

beneficiaries to create a balance in the society .The government authorities responsible ought to answer to the people what and how they used the donations to promote closure to the people through transparent and accountable feedback .

### **Lack of access to financial institutions that offer disability loans**

This study discovered that many disabled individuals living in Batanai face significant barriers when trying to access financial services and obtain loans to support their needs. The majority of bank branches and microfinance institutions are concentrated in urban centres, leaving those in remote, rural areas with little to no options nearby. Even when disabled persons are able to travel to these institutions, they often encounter accessibility issues from inaccessible building entrances and ATMs to a lack of staff trained to assist customers with disabilities. Additionally, loan application processes can be overly complex, require documentation that is difficult for the rural poor to obtain, and exhibit bias against those with disabilities. Without access to the capital provided by disability loans, these individuals struggle to afford essential assistive devices, cover medical expenses, start small businesses, and achieve greater independence and economic security. Addressing these systemic barriers is critical to ensuring equal financial inclusion for disabled persons, even in Zimbabwe's most remote regions. Lino (2022) argued that, rural areas are marred with lack of financial institutions leading to lower levels of wealth, lower levels of saving and financial security. According to one of the participants,

*We have to travel to Chidamoyo which is 3 villages away to get access to banking services so that we can get funds to start projects and most times the bankers claim there is not enough money to give us therefore we end up not bothering to go through the trouble.*

Haper (2018) supports the financial challenges of PWDs and states that financial services do not work well for them, they are frustrated with the associated fees, they struggle to save money

partly due to a lack of effective savings products, and they experience significant rates of arrears and debt. Understanding the use of financial services by this population has implications for developing mechanisms of support, intervention, and regulatory and policy change that will enable them to be more financially healthy, while maximizing their autonomy. In support of this statement, another participant confessed that

*I am physically challenged with neither legs nor armpits and have no wheelchair to travel to and fro the nearest banking service providers and yet have sacrificed more than 3 times to attempt going to receive funds for the loan to no avail. I actually invested all the servings I had from church to do this and now it looks like i spend money on useless things to those who gave me the money.*

Another one explained that:

*The DSD refers us to the supposedly nearby banks to collect disability loans but the bank providers prefer able bodied people who can receive and pay money instantly.*

The study discovered that, there are no banking ports for the withdrawal of loans. PWDs have to go through the trouble of hunting for transport money to get to the nearest financial institution which at times does not help them due to the government's known delayed payment plan. The lesson learnt is that the technological backwardness in Batanai, coupled with the government's delayed payment leaves PWDs not attempting to apply for disability loans.

### **Lack of transportation**

The geographical location of Batanai hinders economic activities from taking place amongst PWDs. Batanai is in a highly mountainous area where buses and small vehicles struggle to reach. They make use of motorcycles whereby people have to boarder motorbikes to get them

to Chidamoyo where buses are found, then these take them to Karoi urban where the DSD offering loans is located. A participant attested to this and stated that:

*At one point I fell on a motorbike due to the sloppy and pothole filled dust road when I was on my way to Karoi town to apply for a loan and everyone here can attest to that.*

The condition of the area is prohibiting PWDs from accessing the loan. A lady participant with no arms and limbs also noted that:

*It is difficult for us as disabled women to ride on a bike. The positions which we have to tolerate sitting are not good let alone moral. For me to boarder the bike I have to be tied at the back of the cyclist so that I don't fall therefore I avoid going to apply for a loan in Karoi urban.*

In addition, a key informant interview participant confessed that,

*I cannot afford to pay the transport fee for me to get to Chidamoyo so I do not apply for the loan.*

From the study ,it was discovered that PWDs are literacy excluded in the society in terms of transportation .No effort has been made to help their mobility much easier for them .This promotes challenges for them demotivating them from trying to put effort to apply for the disability loan .These findings are corrugated by a study by (Duarte 2012 ,et al)which unfolded the failure of the effectiveness of the disability loan as a result of transport shortage in Ethiopian rural areas .Hence there is need for governmental intervention in terms of disability friendly transportation in Batanai ,only then can a successful impact of disability loans be reached .

## Low financial Literacy

Most people in rural areas are illiterate as education is not prioritised the same way as it is in towns. This negatively affects how they manage and budget their disability loan funds leading to challenges in returning the loan. A study published in the journal for social work noted that, 'PWDs are less likely to have bank accounts, those who do are usually illiterate'. To make matters worse, even the able bodied people around them are also financially illiterate due to poor education which leaves them vulnerable to financial mismanagement. According to one participant,

*I was thankful for the loan when I received it and started my poultry project. However, after selling the chicken I had nothing left, instead all the money paid for the interest and coverage cost of the project.*

In adherence to the statement, a participant had experienced the same scenario:

*I don't understand what happened to my money I used to keep all of my earnings in one place but at the end it was not enough to allow me continue with the project after paying back the interest.*

Another participant claimed:

*There are territorial spirits in this place that are responsible for stealing my money, the jealous people of Batanai are using black magic on me so that I do not make it in life through this loan.*

This study therefore uncovered that most PWDs have little or no knowledge on how mismanagement of funds can result to the failure of the projects they initiate with loan fund. Myths on witchcraft is used as an escape and excuse for the failure of PWDs in their projects.

The study exposed the need for equipping PWDs with financial literacy so as to maximize effectiveness of the disability loan. There is need for intervention in helping PWDs to basic financial skills so that they can manage their earnings and earn rather than loose from the loan.

The loan

### **Discrimination**

The study highlights that people in rural areas lack knowledge of the fact that disability does not mean inability .By the virtue of being a disabled individual ,one is automatically considered vulnerable and incapable of partaking activities that are likely to bring income .This has led to suppression of gifts ,dreams and visions amongst PWDs in Batanai area to such an extent that when loans came as a solution towards their plight ,they had no confidence to master to attempt applying for the loan .In support of this ,one of the participants noted that :

*Being a disabled girl child, my father does not allow me to apply for the loan as I am meant to get married and bear children instead of seeking loans for money. Even if I wanted to forcefully apply for the loan, there would not be anyone to help me financially to carter for the expenses to and from Karoi urban.*

In addition, to this, a participant also explained that:

*No one believes me when I explain this opportunity that has been presented to PWDs so I could not get the help and support from my community to apply for the loan as they believe I am cursed to be disabled and cannot work with my hands to afford an income.*

In concurrence, another participant noted that

*I heard of the loan but I did not see the point of seeking for a loan when there are no people who will buy from a person like me. I hesitated that if I got the loan and started*

*a project, no one would support me in my community as they believe being disabled is a curse.*

A 19-year-old girl during focus group discussions supported this and said:

*My father withdrew the disability loan funds and bought groceries to eat at home.*

From the study ,it was observed that people in Bataan village believe that PWDs cannot manage a project of any kind .The community has literary embraced the false fact that PWDs are meant to be provided for .This is the case for churches which take the idea in the bible that a disabled person needs to be able bodied first before they can participate in economic building .The cultural belief that being physically impaired is a curse stirs the fear of PWDs to apply for loans .Andrews (2007)supports this 'discrimination against PWDs is a significant barrier to their economic self-sufficiency and can lead to a vicious cycle of poverty and reliance on government assistance '.

#### **4.3.3 Possible social work intervention strategies that can fill the gaps of the disability loan in Batanai, Hurungwe.**

The final objective of the study was to identify possible intervention strategies that can be utilised to make the disability loan effective in a rural setup. The following strategies were suggested by the participants.

##### **Financial Literacy Education**

From the study ,the participants felt that it is of paramount importance if PWDs are to be offered financial education to maximize the effectiveness of the disability loan .This will help PWDs to make informed decisions on whether to take a loan or not with adequate information of the possible reparations of taking the loan .In support of this suggestion ,Gasman (2019) conducted a study and found that PWDs who receive financial literacy training are more likely

to have positive financial outcomes like increased savings and decreased debt .One of the participants suggested that :

*If only the government could provide us with advice on how best, we can utilize these loans then we will definitely deliver a successful result of the loan.*

In support to the above, a woman stated that:

*My project failed to continue because I did not know that I had to pay interest after making my profits. At least the DSD has to give us this kind of information before we make the decision so that we know what we are walking into.*

According to Thohari (2021) Infrastructure accessibility and financial service requirements are inaccessible for persons with disabilities, so that they are reluctant to access the financial services.A parent of one child living with disability supported this and argued that:

*This is my first time doing a business that is why it failed. It is therefore important for the child care workers to help me with ideas of how to conduct a successful and profit guaranteed project using the loan.*

With this having been highlighted ,it is safe to suggest that free government sponsored classes be held in Batanai for PWDs where they would be informed of the terms of the disability loan .Relevant to include in theses classes are management ,administration ,monitoring and evaluation skills .This could improve the effectiveness of the loan as knowledge would inform how best the loan can be made into a profit .As indicated in the study ,most PWDs who started projects failed to continue the second time around as their businesses went broke soon after paying interest .According to the Journal of Housing (2015) ,a study in Australia proved that PWDs who received financial literacy training in the country successfully paid back their loans and even became homeowners using the profits they made from the disability loan .



## Technological Assistance

PWDs in Batanai feel that a technological gap ought to be filled to solve their financial crisis in respect of the disability loan. PWDs have a challenge accessing information pertaining their wellbeing. Participants in Batanai see technological advancement as a root of escape from the harsh reality of poverty faced by the PWDs in Batanai. Through advancing technology, PWDs believe they would be able to access information pertaining loans, submit their applications online which is cheap and also track payments and ensure that they are able to make their payments on time. In support of this fact, one woman in crutches stated that:

*Dzimwe dzenguva tinoomerwa nekufamba nekuda kwehurema hwatiinahwo deno zvichibvira tatendedzwa kutumira malooan proposal edu pamhepo kuti zvitirerukire. Hapana chinkrwadza sekufambira malooan kwatinoita, tobuda mari tosvika kusocial welfare tonzi malooan haachapihwe apa unenge washandisa mari yose. Kana zvichibvira kutumira munhu mumwe omiririra tose zvaigona kutiitirawo nyore.*

One of the PWDs stated that:

*It would have been better if we had technology which could help us complete the application process and submit it (pamhepo) online. So that we do not loose money trying to access a loan which sometimes we are told we are not eligible for after using all our money.*

In support of the above statement, another participant suggested that:

*There is need for boosters for us to access network so that we do not have to travel all the way to Karoi urban to make enquiries about the progress and approval of the loans.*

Given these suggestions by PWDs in Batanai, it was discovered that there is need for ultimate modernisation in Batanai. Social workers ought to conduct movements aimed at improving technology in rural areas. There is need for advocate social workers to inform the government of the need for boosters to improve accessibility of loans and all movements aimed at empowering PWDs and the rural community at large. The Kenyan government successfully launched M-PESA, a mobile phone based money transfer which allows micro-finance and loans to be successfully completed.

### **Loan Modifications**

There is need for modification of the loan requirements to achieve a rather successful and effective result of the disability loan in Batanai. Social workers ought to advocate for the improvement of the loan demands. The loan is most suitable and favourable to PWDs residing in towns. Disabled individuals in Batanai suggest that there be changes in terms of the eligibility criteria and process of accruing the loan. War tell (2015) noted that the eligibility criteria of the disability loan is "broken" and needs to be changed to make it easier for PWDs to qualify for loans. In support of this view, one of the participants stated that;

*If feels like the requirements are meant to frustrate us so that we do not apply for the loans. What purpose is proof of disability when you can see that I am disabled.*

In connection to this statement, another participant noted that,

*If national certificates are a must, at least the government should help us so that it gets easier when we apply for the loan. Being an abandoned orphan, I am not eligible for the loan since no one is willing to help me to take birth certificates which is simply not fair.*

War tell went on to argue that "the loan is mostly focused on one's capability to work instead of the financial resources to be able to return the loan. Another PWDs supported the view and stated that

*I successfully applied for and received the loan but had a challenge in returning the loan because I was selected bases on the documentation I have and not my capability to handle successful returns of the loan.*

The study exposed that the requirements and conditions of the loan are contributing factors towards the ineffectiveness of the loan .The eligibility criteria is simply frustrating leading to neglecting of the idea of a loan by most PWDs in Batanai area .Grebe (2016) supported this and stated that ,the current system of loans is too rigid and inadequate and needs to be changed to better meet the needs of PWDs .There is need for change in the loan requirements so as to promote equal and effective loan distribution in rural areas .

### **Resource brokering**

The study findings show there is need for resource brokering by social workers and humanitarian organisations between PWDs and different enabling resources .In order for disability loans to be effective ,there needs to be a form of stability backing the loan beneficiaries .Social workers have a task of promoting this stability through linking PWDs to Supplemental Security Income ,Social Security Disability Insurance ,connecting people with housing and transportation resources and services including financial and educational assistance .

One of the participants echoed the following sentiments:

*In order for the loans to be effective, I need to at least have a financial backup plan so that I don't squander benefits of the loan.*

In support of this another participant stated that:

*If only we as PWDs had transport that tolerates our incapability's, then nothing would stop us from successfully taking out loans and putting them to correct use.*

One mother to a disabled man state that

*Generally, members of the DSD ought to help us access these resources which will act as backup to the loans so that we will be able to apply for loans and still make them fruitful. It is almost impossible for us to*

In contrast to this fact, a man stated that

*It is good for us to be linked to resources but do you honestly think anyone would apply for these loans if we were linked to these so-called resources. Instead of the loan, it would be better to link us to resources instead. This whole economic inclusion is not really necessary as long as we have a stable lifestyle.*

The above information drives the study to emphasize the relevance of social workers in linking PWDs to resources which they can utilize and reduce overwhelming funds from the loan. Summer (2016) outlines a framework of resource brokering using social learning. She states that, resource brokering is important strategy of helping PWDs achieve their goals through a variety of settings. Interviews with cultural brokers and key informants in the disability field were utilized to identify the critical roles of brokers, challenges in brokering and strategies for being effective cultural brokers. Gaps between theory and practice were uncovered in the understanding of cultural brokering as well as the design of a cultural broker program

#### **4.4 Chapter Summary**

The chapter focused on presenting and discussing the findings of the study. Responsive discussion was made where gaps on issues discussed in the literature review were filled which justifies this study. The chapter is dominated by first-hand information with effective use of quotations from PWDs in Batanai, their family, friends and community members.

### **CHAPTER FIVE**

#### **SUMMARY, CONCLUSIONS AND REFERENCE**

##### **5.0 Introduction**

This chapter provides a summary of the aim ,objectives ,background research methodology and results of the study .Based on the findings of the study ,recommendations towards factors hindering the effectiveness of the loan are brought to light .The recommended intervention strategies that the government ,social workers and humanitarian organisations can put into action are aimed at policy change ,improvement of the loan ,community attitude towards PWDs and use for studies to be conducted in the future .

##### **5.1 Summary of the findings**

The study was aimed at exposing factors leading to the ineffectiveness of the disability loan .The matter of concern was that even after introduction of the disability loan ,PWDs continue to suffer financially .The reasons behind this and factors contributing were brought to light through 3 objectives which the study was centred on .These are to assess the impact of disability loan on the livelihood of PWDs ,to establish factors hindering the effectiveness of the disability loan and to establish social work interventions aimed at maximizing the effectiveness of the

disability loan in Batanai .These objectives served as themes which were also used to review literature as follows :

### **Assessing the impact of the disability loan on the wellbeing of PWDs in Batanai Village, Hurungwe.**

The study explored the extent to which the loan has both positively and negatively changed the wellbeing of PWDs in Batanai .The positive impact ranges from poverty reduction ,social inclusion ,autonomy and independence and mental wellbeing .Negative impacts include stigma and discrimination ,limited options ,dependency syndrome and debt .Having figure these effects of the loan ,it was discovered that the loan is piled with loopholes leading to ineffectiveness of the disability loan .The next chapter uncovers the leading root of this ineffectiveness

### **To assess factors hindering the effectiveness of the disability loan**

The study then explored the reasons behind the failure of an effective implementation of disability loan plan as a way to curb dependency amongst PWDs .These include lack of government authority's capability to manage funds ,lack of gender mainstreaming in the loan provisions ,restrictive requirements of the loan ,discrimination ,low financial literacy ,lack of transportation ow financial literacy and lack of financial institutions offering disability loans in the area .These provisions of the loan helped discover and identify geographical ,empirical and different gaps in previous literature that has been presented globally and regionally .In a bid to solve the mystery behind these factors leading to ineffectiveness of the disability loan ,the following strategies were recommended in the next chapter :

### **Possible social work Intervention strategies that can fill the gaps of the disability loan**

A plethora of strategies were suggested to maximize the effectiveness of the disability loan. These include financial literacy training, provision of assistive devices, building social capital amongst PWDs and promoting inclusive policies and programmes.

## **5.2 Conclusion**

The disability loan is supposed to offer financial security amongst PWDs but it has shown to be breeding more challenges than benefits which calls for an ultimate shift in a plethora of ways. The loan is supposed to be an escape root from poverty but it continues to yield failing attempts at financial freedom amongst PWDs. The factors associated with the failure of the loan are inclusive of both the system and the PWDs themselves.

## **5.3 Recommendation**

Having discovered a series of gaps found in the study, the study suggests the following solutions to help improve the effectiveness of the disability loan. These recommendations are targeted towards policy, programmes, community, stakeholders and the government.

### **5.3.1 Policy Framework**

The social model of disability is recommended as it emphasizes the need to remove barriers and empower PWDs through creating an environment that is accessible and inclusive of PWDs. The model can therefore promote accessibility of transport ,information in suitable format like braille ,housing ,training loan officers on educating PWDs on the loan ,The ineffectiveness of the disability loan as a programme is due to the lack of evaluation on the disability policies in the country .Policies and laws in relation to protection and empowerment are there are however no reparations for the bridge of any of these policies .This makes PWDs subject to discrimination ,social exclusion and scam .There is also need for consistent monitoring and evaluation on the policies that have been placed .Many policies promoting the empowerment

of PWDs are theoretical and the government barely monitors whether or not the policies are effectively working. Introduction of policies promoting financial backup plans for PWDs is therefore important for successfully executing the disability loan as a way to end poverty amongst PWDs.

### **5.3.2 Programme**

There is need for introduction of new programmes backing the disability loan policy for it to be effective. A new loan-counselling programme is needed to equip PWDs and the community well informed about the loan. A loan counselling programme can reduce the burden of the DSD officials having to repeatedly explain the same thing to each person living with disability as it becomes monotonous to them leading them to ignore some PWDs who come after their exhaustion.

### **Community**

There is need for community awareness whereby the community is equipped with knowledge on the disability loan and how it is aimed at bettering the lives of PWDs in their community. This can be conducted through awareness campaigns and outreach events. There is need for communities to have social workers, financial counsellors and community organisations aimed at standing for the rights and empowerment of PWDs in the community.

### **Stakeholders**

The stakeholders included are the government, financial institutions and non-governmental organisations and each of these has a specific role in maximizing impact of the loan. The government can increase funding for disability loans and improve coordination of different agencies that provide these loans through creation of a database or website providing a list of the agencies.



#### **5.4 Implications for social work practice**

According to (Morales, et.al 2010:31), social work is a comprehensive natural helping human service profession which focus on the specific needs of clients and require specific knowledge, values and skills. Social workers would need to ensure that they are not engaging in any discriminatory practices when it comes to disability loans. They should also be mindful of the potential for power imbalances when working with people who are applying for or managing disability loans. Social workers should also be aware of the potential for conflicts of interest when working with people who are applying for disability loans. For example, social workers should not be receiving any kind of financial incentive for helping someone apply for a loan. Lastly, social workers should be transparent and honest about their role in the process of applying for the loan.

Conflict of interest may arise for social workers. For instance, if a social worker works for a financial institution which aims at making a profit and also has to advocate for affordability of the loan amongst PWDs, it would be confusing and a challenge to their profession. The social worker in this scenario would be forced to put the interests of the company first before that of a client which is unlike the social work principle of service above self-interest.

Challenges in maintaining confidentiality are likely to rise .When social workers are retrieving information from participant through FDGs during campaigns they are forced to expose their challenges and experiences in front of an audience .In the case of helping PWDs apply for loans ,a social worker may also be forced to access the clients personal and financial information .The social worker therefore has to create a balance between client's right to confidentiality and the lender's demand for client's information to release the loans .The social worker would need to ensure that the person is aware of the limits of confidentiality and that they have the opportunity to consent to the release of their information.

### **5.4.1 Future study**

The study tried to vividly bring to light a plethora of ways in which the disability loan can be utilized to address factors hindering the effectiveness of the disability loan. For the purposes of future studies, the following issues were suggestions:

#### **Study focus**

The study focused on the effectiveness of the disability loan and to evaluate this ,a thorough research was done on the factors that are hindering the effectiveness of the disability loan in Batanai village ,Hurungwe district .The possible solutions towards the gaps have been indicated as well .This research can be used in addressing factors towards empowerment of PWDs in any rural setup .Further research can also be done on how the loans can be used to promote sustainable development for both PWDs and the nation at large .

#### **Methodological issues**

There is need for infusing different methodologies in future research .This study used quantitative research which effectively brought out a vivid outline of challenges associated with maximizing impacts of the disability loan .Infusing a mixed approach in future studies will not only expand the knowledge and ideas in this study but provide accurate statistical reports on showing exactly how many PWDs apply for the loan ,why others do not ,what ought to be done to accelerate the effectiveness and how many times it ought to be done .Thus by using mixed methodology comprising of both qualitative and quantitative methodology ,both the what and how questions are responded to .

#### **Findings**

The study results have helped identify the action that ought to be taken to guarantee the effectiveness of the loan under discussion. Future studies can offer rather extremely detailed issues ranging from demography, the views of service providers and the views of the communities towards the loan. A rather mixed methodology will help explain these issues in detail and hopefully contribute to change which will maximize the impact of the loan.

## **5.5 Chapter Summary**

The chapter gave an overview of the whole study in brief. The chapter also gave hints on areas that future researchers can focus on in order to continue promoting the financial development of PWDs in different parts of the world.

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## APPENDICES:



**An analysis of the effectiveness of the disability loan. A case of Batanai village, Hurungwe District;**

**KEY INFORMANT INTERVIEW GUIDE**

SECTION A

**Assessing the impact of disability loan on the wellbeing of PWDs in Batanai rural, Hurungwe District.**

-What project did you start with funds from the disability loan?  
.....  
.....  
.....

. What skills and knowledge did you attain from this specific project?  
.....  
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-How has obtaining the loan changed your financial situation and wellbeing?  
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.....  
.....

-Comment on the changes the disability loan brought on your social interaction and participation in social activities?  
.....  
.....  
.....

-How has obtaining the loan improved the accessibility of assistive devices and medical treatments and therapies?  
.....

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.....  
2.SECTION B

**Establishing factors hindering the effectiveness of the disability loan in the lives of PWDs in Batanai, Hurungwe.**

-What limitations did you face in utilizing the disability loan effectively?

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-Narrate some of the challenges you face during the application process of the disability loan?

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-Give an account of the challenges you faced in communicating with people in the community towards the project?

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-Were there any challenges in successfully returning both the loan and interests?

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.....

-Are there any gaps in the process that you feel need to be addressed?

.....  
.....

SECTION C

**Identifying possible social work interventions strategies that can fill the gaps of the disability loan in the Hurungwe District.**

-What changes do you think ought to be made to improve the effectiveness of the loan?

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.....

-What strategies would your advice loan distributors to infuse as a solution to curb social discrimination towards involvement of PWDs in economic building?

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-Which alterations do you suggest towards the process of acquiring disability loans?

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-Do you think the disability loan is a successful solution towards economic inclusion of PWDs?

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.....

-What changes do you think could be made regarding policies and programmes governing disability loans?

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**FOCUS GROUP DISCUSSION GUIDE**

-How has obtaining the loan assisted PWDs in the community?

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-Why are you hesitant to apply for a disability loan?

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-What changes would you recommend in regards to the loan?

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-Narrate factors external to the loan that prohibit the effectiveness of the loan in Batanai.

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.....  
.....

-State any suggestions that the government can impose as a solution towards?

.....  
.....  
.....

## **Annexure D**

Approval letter

FACULTY OF SOCIAL SCIENCES & HUMANITIES  
DEPARTMENT OF SOCIAL WORK



P. Bag 1020  
BINDURA, Zimbabwe

Tel: 263 - 71 - 7531-6, 7621-4

Fax: 263 - 71 - 7534

BINDURA UNIVERSITY OF SCIENCE EDUCATION

Date: 22 February 2024

TO WHOM IT MAY CONCERN

RE: REQUEST TO UNDERTAKE RESEARCH PROJECT IN YOUR ORGANISATION

This serves to introduce the bearer, Mwajisa Musona, Student Registration Number B 2024 35 B, who is a BSc SOCIAL WORK student at Bindura University of Science Education and is carrying out a research project in your area/institution.

May you please assist the student to access data relevant to the study, and where possible, conduct interviews as part of a data collection process.

Yours faithfully

  
MR L.C. Nyamitaka

Acting Chairperson Social Work



## **ANNEXURE E ;**

### **Consent Form**

My name is Monalisa Musona a student at Bindura University of Science Education registration number B202435B. I am currently studying towards attaining a Bachelor's Degree in Social Work. I am carrying out research.

My research topic reads: An analysis of the effectiveness of the disability loan. A case of Batanai Village Hurungwe District.

You have been identified as one of the relevant participants. Your contribution will help in the completion of this study. The information you provide will only be used for academic purposes. Participation in this research is voluntary and your confidentiality is guaranteed. Do not include any personal information such as names, phone numbers and national identity numbers.

By making the following declaration you have voluntarily accepted to participate in the research.

Participant's signature .....Date03/03/2024

Researcher's signature .....Date03/03 /20

**Thank you**

