



Exploring the Implication of Entrepreneurship Experience on Timely Loan Repayment among Disabled Borrowers in Chamwino District Council, Dodoma, Tanzania

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Abstract

The growth of loan defaults is alarming and critical in undermining the sustainability of the disabled loan programmes in Tanzania. This study investigates the implications of entrepreneurial experience on timely loan repayment among disabled loan borrowers in Chamwino District. The study specifically looks at the understanding of entrepreneurship on timely loan repayment and the impact of the loan process on timely loan repayment among disabled borrowers. The study uses an exploratory qualitative study, guided by the empowerment theory. It employed in-depth unstructured interviews with 19 disabled people, where data saturation directed the qualitative sample size. Data from the interviews found that disabled loan borrowers have minimal entrepreneurship experience, which causes lender delays in loan repayment. In addition, the results also indicate a slow loan processing speed and minimal document verification speed, with both causing delays in loan repayment. The study is designed as an explorative qualitative study, thus limiting the generalisation of findings. The study recommends empowering disabled borrowers through education to improve loan repayment efficiency and overall financial well-being among them. It also suggests streamlined loan processing procedures integrated with information technology and simplified loan document requirements while ensuring prompt disbursement. The findings contribute to improving entrepreneurship knowledge for loan repayment practices among the disabled borrowers' category in promoting their participation in economic activities in line with the Sustainable Development Goals of 2030.

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Introduction

Entrepreneurship, in low-income countries, is regarded as a powerful strategy for fostering economic empowerment, especially for vulnerable groups such as people with disabilities. Individuals in this category can pursue entrepreneurial ventures to enhance their financial freedom. In most cases, people with disabilities, particularly in developing countries, have been facing employment challenges, including discrimination due to their physical conditions, lack of accessible workplaces, and low levels of education. Data shows that, globally, people with disabilities constitute approximately 16% of the population and face substantial economic and social barriers, including employment discrimination, limited access to education, and healthcare services (WHO, 2024). This situation hinders their ability to participate in economic development activities and earn income, thereby affecting their standard of living. The exclusion of disabled individuals from economic participation perpetuates a cycle of poverty, underscoring the urgency of providing them equal



opportunities for economic empowerment (Arévalo-Sánchez et al. 2024). As a result, entrepreneurial activities emerged as an alternative way for the disabled to earn income to survive by providing loans at minimal interest rates. Despite support for disabled entrepreneurs through loans, timely loan repayment remains a key concern. Therefore, this study aims to investigate the implications of entrepreneurship experiences on timely loan repayment among disabled borrowers in the Chamwino District Council, Dodoma. The study specifically assesses entrepreneurship awareness on timely loan repayment among disabled entrepreneurs and examines the influence of the loan process on timely loan repayment among disabled entrepreneurs in the Chamwino District Council. The ultimate goal of this study is to advise policymakers to address loan repayment issues to ensure the effective utilisation of these funds, fulfil their intended purpose, and secure the sustainability of these vital programs for disabled people.

Literature Review

Over the years, governments across the globe have expressed interest in and worked to improve low-income people's access to funding, leading to the expansion of policies for previously marginalised groups, including the disabled, who are considered the poorest (Jain et al. 2024). In recent years, given the large number of disabled people, there has been a growing recognition of the pressing need to empower individuals with disabilities through funding for inclusive development (BOT, 2024). Scholars have noted that disability inclusion is a key condition for building a sustainable future (Muuo et al. 2025). It is further reported that inclusive development will not be achieved without the inclusion of individuals with disabilities, whose population exceeds 1 billion, accounting for 16% of the global population (WHO, 2024). Therefore, in reducing poverty, promoting inclusive economic development and social inclusion is key, whereas inclusion of individuals with disabilities can enhance more equitable and sustainable development outcomes (UNDP, 2022). Thus, entrepreneurship is emerging as an economic opportunity and a promising option for economic inclusion for individuals with disabilities (Salamzadeh et al. 2022). Scholars have noted that disabled entrepreneurs actively contribute to their families' and communities' economies (Katam, 2025).

Most governments and organisations worldwide have recognised the potential of disabled individuals in entrepreneurship and economic development and have thus begun investing more in their needs, such as loans and financial resources (BOT, 2024). Tanzania's government is not far from such an effort to support disabled entrepreneurs and promote their participation in economic activities, as the SDGs reflect. Various programmes and initiatives to support disabled entrepreneurs have been implemented, such as providing loans with free interest rates and creating an environment for disabled employment opportunities. Such initiatives empower disabled entrepreneurs to support their businesses and contribute to the country's overall development. Despite the increasing recognition of disabled entrepreneurs as important contributors to economic development, loan repayment for people with disabilities is reported as a challenge, where the default rate is reported to increase. Muuo et al. (2025) noted the challenge of timely loan repayment for special groups, including disabled borrowers, across the globe. This issue holds true in Africa, where loan repayment among certain groups has proven challenging. In Tanzania, the situation is also mirrored in regions such as Chamwino District Council, where government loan programmes have demonstrated positive impacts on disabled entrepreneurs but have also highlighted the pressing concern of loan repayment punctuality (CAG, 2025). The data from the three years (2020/2021, 2021/2022, 2022/2023) show that loan default rates in Chamwino District were 50%, 70%, and 72%, respectively (Said, 2025). This data shows accelerating loan defaults and is alarming, critically undermining the sustainability of the disabled loan programmes in Tanzania.



For the sustainability of loan offering programmes, it is important to note that timely loan repayment is important for borrowers (Komba & Komba, 2024). Various studies on loan performance have paid little attention to loans to individuals with disabilities. For instance, Masood et al., (2023) assess loan performance especially in the context of evaluating microfinance repayments; Other scholars who studied loan performance focused more on the context of behaviour of loan borrowers (Mori et al., 2025); In addition, other scholars relies most on factors affecting the performance of loan repayment especially to Micro and small-scale Enterprises and small holder farmers (Adugna, 2023). Notably, while several studies have explored timely loan repayment, none have focused on exploring the experiences of disabled entrepreneurs regarding loan repayment. Filling this research gap is important because it improves institutions' lending capacity and enhances access to credit for new applicants.

Theoretical Framework

The study applies the principal-agency theory developed by Jensen and Meckling (1976) to offer the basic understanding between the person or entity that delegates the task, mainly termed as the principal, and the person or entity that performs the task, mainly termed as the agent. This conceptualisation also contextualises the theory's naming. The theory explains that conflicts between the two categories, which are the principal and the agent, arise from differences in motivations (Jensen & Meckling, 1976).

Various studies have applied the principal-agency theory in handling loan performance aspects. For example, scholars have utilised the theory to analyse default rates resulting from lending policies and collateral requirements (Akhtar et al., 2023). Furthermore, Dahlbäck (2019) has applied the theory to investigate the borrower-lender relationship and loan defaults.

In this study, the principal-agency theory provides the relationship between disabled borrowers who are regarded as agents, as referred to in this study, and the lending institution as the principal. The theory helps reveal the dynamic relationship between these two parties in the context of loan repayment by focusing on aspects such as entrepreneurial awareness and loan processing. The theory paves the way for understanding the challenges disabled borrowers face in making timely loan repayments. This theory enables us to investigate how these entrepreneurs' interactions with the lending institution are influenced by factors such as their understanding of business concepts, the loan amount, the loan application process, and their group's attributes. It is important to explore how these factors correlate with borrowing goals and lending institutions.

Method

This section presents the research approach, design, data collection methods, sample size, and data analysis as applied in the study. The study used a qualitative case study design to investigate the implications of entrepreneurial experience for loan repayment among disabled loan borrowers in Chamwino District. A qualitative research design provides detailed information to understand research questions from participants' perspectives (De Sordi, 2024). However, this research design hinders the generalisation of the findings due to the limited sample size, which is driven more by data saturation than by representativeness. Additionally, the study's findings from this design are shaped by participants' perspectives rather than being objective. This study was conducted in the Chamwino District Council, located in Dodoma City. The selection of this location is motivated by the practical relevance and long-standing experience of the council's loan programmes for disabled entrepreneurs, as well as the potential applicability of the findings to similar contexts.

The study's population consists of all disabled beneficiaries of the 10% council loan who have either completed their loan contract period or are current beneficiaries of the Chamwino District Council disabled loan programme. Based on data saturation, a sample of 19 beneficiaries was identified to



ensure comprehensive coverage of the research questions, using a structured interview guide to ensure consistency in questioning. The study utilised snowball sampling, a non-probability sampling method, to identify and engage key informants who are disabled loan beneficiaries. This approach was chosen because it is difficult to locate the population; therefore, the method facilitated a comfortable environment for respondents to express themselves openly, as they were referred by individuals who are more knowledgeable and experienced in taking loans.

Data were collected through unstructured, in-depth interviews to explore the influence of entrepreneurial experience on timely loan repayment among 19 disabled borrowers, allowing for rich participant insights. The choice of in-depth interviews is driven by the flexibility and effectiveness it offers a researcher in probing responses, particularly from individuals with limited literacy, to understand their experiences with timely loan repayment. The study utilised thematic analysis to identify patterns, themes, and relationships within the in-depth interview data (De Sordi, 2024). In the first step, the narrative responses are systematically broken down into manageable sections, and new themes are developed to illuminate the influence of entrepreneurial awareness on timely loan repayment among disabled entrepreneurs. The sample size for the study is based on data saturation, as the researcher found no new knowledge. However, in reporting findings, more relevant and generalised quotation were used to justify key findings. During the research, the study adhered to all ethical standards. At first, the approval was sought from the College of Business Education, then from the Chamwino District Council, where the research was conducted. Also, the study's aim was clearly explained to participants before they were engaged in interviews, and they were asked for their consent to participate. Furthermore, participants were given the option to withdraw from the study at any time if they were no longer interested in participating.

Results and Discussions

This section presents qualitative findings, analysis and discussion of interview data obtained for this study. The aim was to gain a deep understanding of entrepreneurship awareness regarding timely loan repayment and the influence of the loan process on it among disabled entrepreneurs in the study area.

Entrepreneurship awareness and timely loan repayment

The findings indicate that limited entrepreneurial and financial management skills, limited entrepreneurial innovation and creativity, and inadequate business skills among disabled entrepreneurs impede timely loan repayment.

Minimal entrepreneurship skills

The findings show that disabled borrowers have received inadequate training, a situation which hinders their ability to repay loans on time, as one respondent illustrated below:

"We have received some training; however, the experience has shown us a significant gap between what we learned and what we needed. The education we received focused more on theories than on practical aspects, which became a challenge when we started putting those theories into practice. In reality, managing a business turned out to be much more complex than what we had learned. This gap between theory and reality made it clear that we lack the comprehensive training needed to effectively handle the practical challenges of running a business" (interview no. 04, July 2024).

This finding implies that the entrepreneurship education offered is not practical enough to handle complex business challenges. Another participant revealed that after initiating their business, they still have not realised the benefits of the education they formally obtained, as expressed below:



"I attended all the training sessions diligently, but, indeed, I didn't find it useful when I started my business. It felt like I hadn't received any training at all because I couldn't handle the challenges that came my way.... to be honest, this had a knock-on effect on our ability to make timely loan repayments, and I distinctly remember how we struggled with our payments during those first months of repayment" (interview no. 12, July 2024).

The above finding implies a need to upgrade entrepreneurship education offered to disabled entrepreneurs. Another participant also revealed insufficient training as stated below:

"...to be honest, we cannot say that this education has not helped us, but I felt that there were areas that could be improved... especially I wished this education would be more grounded in our reality as people with disabilities" (interview no. 4, July 2024).

The findings indicate insufficient entrepreneurial training among disabled entrepreneurs, which hinders timely loan repayment. This also implies that there is minimal understanding among trainers of the training focus on identifying the required training content for disabled borrowers to reflect their needs, thereby assisting in timely loan repayment. Similarly, scholars such as Komba and Komba (2024) noted that insufficient training among borrowers significantly hinders timely loan repayment. Providing financial literacy training to disabled entrepreneurs is key to enabling control over financial activities and, therefore, enhancing sound financial decision-making. Such an understanding aligns with empowerment theory, which emphasises individuals' ability to gain control over their resources in relation to their environmental circumstances. The greater engagement of disabled borrowers in controlling their financial resources aligns with empowerment theory, which emphasises individuals' participation in financial decision-making.

Minimal financial management skills

The findings show that disabled entrepreneurs divert the use of their funds to non-business-related purposes, as noted by one participant below:

"At times, we find ourselves compelled to use the loan funds to address personal needs. I'm fully aware that this is not the right course of action, but unless you're in our situation, it's hard to grasp the reasons behind such decisions. We're grappling with severe poverty, sometimes even struggling to access necessities like food. In such circumstances, we can't simply abstain from using the available money, even if it's meant for our business. Admittedly, this approach creates difficulties during the repayment period, as we struggle to return the required funds. I vividly recall our initial loan experience, where we faced considerable challenges and even delayed monthly repayments for three months due to diverting the funds for other needs" (Interview no. 11, July 2024).

The above findings imply a need to provide entrepreneurs with financial management skills to help them handle loan repayment challenges. Another participant explained;

"You know... the loan we receive is meant for our businesses, but even if it were you when your child is ill, could you let your child suffer or miss out on education, while you have the means, just because it's designated for business? I couldn't" (interview no. 9, July 2024).

This finding implies that disabled entrepreneurs lack the financial management skills to direct their loans solely toward business. Another participant also shared their experience regarding loan spending decisions, stating,

"...if we talk about finding someone who uses loan funds for personal expenses, you'll find it's almost all of us. The cost of living has become very high, and the profit from the business alone



is not enough to cover living expenses. So, sometimes we must use the same funds to manage our day-to-day lives...."(interview no. 3, July 2024).

The study's findings indicate that disabled entrepreneurs' actions do not align with their business practices, despite having received entrepreneurship education. They further noted that it's normal to divert the received funds to non-business activities, which reveals the insufficient financial management literacy among disabled entrepreneurs. The insufficient financial management education among disabled loan borrowers also implies inadequate loan-collection strategies among loan officers, contributing to loan misallocation. This suggests the need for financial management education to improve their financial management practices. These findings align with Mori et al. (2025), who also noted that the unsatisfactory loan repayment practice is mostly attributed to misuse of funds among entrepreneurs who usually use the loan for non-business purposes. Drawing from the empowerment theory, it becomes evident that individuals facing such economic hardships are constrained in their ability to make informed choices. In this context, empowerment means providing borrowers with the resources and skills needed to use loans effectively for business purposes.

Limited innovation and creativity

The findings show that disabled entrepreneurs mostly rely on common entrepreneurs' business practices because of their limited exposure to entrepreneurial education for managing business practices, as one participant said:

"We usually practice business by using existing and familiar methods which are commonly used by other entrepreneurs; therefore, we offer no new creativity or innovative approach in business. We are doing this, not because we like it, but it is because we lack the exposure to business education that could stimulate our business creativity. While there's a genuine desire within our community to infuse fresh ideas into our operations, this aspiration often faces the challenge of our limited skill set in the domain of innovation. As a result, we persist in relying on established practices, missing out on the untapped potential of creative thinking and novel strategies that could elevate our business endeavours"(Interview no 07, July 2024).

The findings indicate minimal creativity in business practices among disabled entrepreneurs. This finding was also stressed by another participant who had a concern that the lack of entrepreneurial education among disabled borrowers hinders the business innovative skills, as stated below:

"Ah, I see... the innovation issue is that... it starts with the proper education in the business field. How can we expect to create without the requisite knowledge of innovation? Frankly, our deficiency in innovation places us at a disadvantage in the market, especially in comparison to those who excel in this area. Consequently, our loan repayments will likely be adversely affected" (interview no. 18, July 2024).

The quotation above translates to the need to offer innovative entrepreneurship skills to special groups, such as disabled entrepreneurs. Another participant had a concern regarding innovation as expressed below:

"From my point of view, I don't see the necessity of innovating something entirely new. It often involves taking risks, and if people don't respond positively to it, it's often more prudent to stick with what we and others are already accustomed to mitigate potential losses" (interview no. 19, July 2024).

These expressed views convey that innovative skills and creativity are essential for disabled entrepreneurs to become competitive in the market. The study's findings show that limited exposure to formal education is mostly notable to borrowers with disabilities, a situation that hinders their



ability to strategise new business approaches. Such a scenario restricts their ability to pursue entrepreneurial innovation and creativity, which in turn affects their timely loan repayment and, subsequently, loan performance. Similarly, Abbes (2024), note that limited exposure to formal business education puts entrepreneurs in a struggling situation to think about how to improve their established business innovatively. This finding highlights the need to extend business education to people with special needs, including disabled entrepreneurs, to help them develop their entrepreneurial skills. From the Empowerment theory experience and a broader business perspective, it is important to note that exposure to business training and formal education for people with disabilities is key to solving business problems, as it stimulates creative thinking and innovation. Equipping individuals with these variables helps unlock business challenges and thus promotes business performance.

Inadequate business skills

The study revealed insufficient determination among disabled borrowers. Many participants demonstrated insufficient patience and inconsistent effort in managing businesses. This situation was revealed when respondents were asked to identify challenges that hindered them from continuing their business activities. The majority of participants revealed minimal determination and reluctance to continue with their business, as one respondent mentioned:

"...ah, doing business has become so tough that even obtaining the repayment funds has become extremely difficult to the extent that I regret involving myself in loans. After this, I have no intention of involving myself in such financial commitments in the future..." (interview no. 09, July 2024).

This view implies that disabled borrowers lack adequate business skills. Lyimo (2019, p. 13) insists on "focusing on training the SMEs to improve the client-specific factors such as management of the business, risk analysis before venturing, as well as how to effectively utilise funds to kerb wastage". Another participant added that:

"No more loans for me... even though we've consistently made all repayments on time, there are times when you have to borrow from neighbours just to make the repayment... I won't get into loans again in the future. It has become increasingly challenging to manage the loan repayments" (interview no. 09, July 2024).

The views above reveal a limited awareness of entrepreneurial skills that affect timely loan repayment. When borrowers lack the determination and persistence to overcome business challenges and setbacks, they may be more likely to give up on their entrepreneurial endeavours. This practice reduces income generation, hindering borrowers from repaying loans on time. Similarly, Katam (2025) found that loan performance among SMEs in Kenya is attributed to key financial literacy factors, including bookkeeping, budgeting, credit management, and financial analysis. This necessitates an emphasis on training needs, particularly in credit management, to improve loan performance and competitiveness, including timely loan repayment. Furthermore, Abbes (2025) emphasises the importance of perseverance in the context of empowerment, as it helps repay the loan on time. Further, it is important to note that minimal persistence among borrowers impairs their empowerment, since access to a loan alone, without determination and persistence, may divert resources to other uses, thereby undermining the importance of such financial resources in empowering entrepreneurs economically. Also, the empowerment theory highlights the significance of self-efficacy and motivation as key variables in making effective use of available resources to achieve a positive impact on life.

Loan process and timely loan repayment



In exploring the implications of entrepreneurial experience and timely loan repayment among disabled entrepreneurs in the Chamwino District Council, the study focused on assessing the loan process and the timeliness of loan repayment. The study results are discussed below:

Prolonged loan processing time

The study revealed that prolonged loan processing time impedes timely loan repayment among disabled entrepreneurs in the study area. Disabled entrepreneurs revealed that the time required to assess and approve loan eligibility is prolonged, delaying their access to funds and their ability to promptly address their business needs. This delay causes operational challenges for businesses and thus impedes disabled entrepreneurs' loan repayment plans. One interviewee noted thus:

"The procedures of applying for a loan are too long and tiresome. We often wait for months, sometimes up to six, for our loans to be approved. Such delays inhibit our eagerness and hinder our business progress" (interview no. 06, July 2024).

The extended processing time for loans emerged as a significant obstacle, preventing entrepreneurs from accessing the funds they needed in a timely manner. This delay in obtaining loans hindered their ability to invest in their businesses promptly, affecting their overall performance and repayment capabilities. Similarly, Arunkumar and Privietha (2023) noted that manual loan processing by loan officers is slow, leading to inefficiencies and delays. Such interference in loan processing affects loan decisions and, in turn, impacts processing time. Furthermore, in Kenya, Miriti et al. (2023, p. 35) noted that "as multiple borrowing and borrower-lender distance increased, there was also an increase in loan default rate." This calls for revising the loan disbursement timeline to ensure timely credit repayment.

Prolonged document verification speed

The study reveals the long-time taken for document verification during the loan processing as revealed by a participant as follows:

The process is tiresome unreasonably, you are required to provide a national ID card or voter identification card. If you don't have you need to process it first, starting from the street/ village leader, if you don't have any ID you will not get the loan. To me, it's okay to submit these documents, but again the process of acquiring them is not simplified provided our disability condition and getting them verified in 3 days to 3 weeks, ready for loan access is something that reduces the speed of quick loan access. The reason behind is that officers are required to go through all the details of the attached documents to verify the loan's initial assessment before the approval (interview no. 09, July 2024).

The above finding implies the need to increase verification speed, completing it within a few hours or a day using digital technology, to reduce the bureaucracy of loan access. For instance, Arunkumar and Privietha (2023, p. 1) noted that "by automating the loan process, we can reduce the amount of time and effort required for customers to apply for a loan, as well as streamline the approval process for banks". The system can reject the application if it is found not to match. This implies the need to phase out the manual process and adopt technology to reduce the time required for loan processing.

Insufficient loan monitoring

The prolonged loan processing time extends further to the post-disbursement phase, where participants consistently express dissatisfaction with insufficient monitoring. They emphasise the minimal follow-up from lending institutions once the loan has been disbursed. A participant said that:



"As soon after we received the loan, we were left without guidance despite the prolonged loan processing time. We wish to have some guidance and assistance to manage the loan we took so that we can repay timely" (interview no. 04, July 2024).

These findings indicate insufficient follow-up to track loan borrowers' progress. It also shows limited oversight and a lack of close supervision of borrowers, hindering monitoring of the loan repayment process and negatively affecting repayment. Insufficient monitoring increases the likelihood of loan diversion, thereby compromising disabled borrowers' ability to repay loans on time. Such minimal follow-up of loan borrowers' damages group cohesion and attracts disciplinary procedures. For instance, Ba-Tri et al. (2024) supported a significant relation between irregular loan supervision and the risk of loan misuse, which adversely affects repayment capacity and group dynamics. The failure to repay loans on time is due to inadequate post-disbursement loan supervision, resulting in the loans' unproductive use. Qi (2024) emphasised that insufficient follow-up on loan disbursements may cause borrowers to divert the loan's use. Therefore, it is important to note that, loan supervision enhances satisfactory loan repayment".

Conclusion

The study revealed significant challenges that affect disabled borrowers' ability to repay loans on time. It concludes that the minimal entrepreneurship awareness among disabled loan borrowers, caused by limited training, limited creativity and innovation, and the diversion of loan funds for non-business purposes, resulted in repayment delays in the study area. Further, it concludes that there is a prolonged loan processing time among disabled entrepreneurs in the study area. The study recommends empowering disabled borrowers through education with tailored entrepreneurial knowledge and fostering business determination to improve loan repayment efficiency and overall financial well-being. Education programmes targeted at disabled entrepreneurs will help them make informed loan decisions and allocate their loans strategically for their businesses. Additionally, it suggests streamlining loan processing procedures and simplifying loan documentation requirements while ensuring prompt disbursement. This implies the need for lenders to simplify the documentation required for prompt loan disbursement. Monitoring and improvements in loan processing will reduce loan default rates and enable timely loan repayment in the study area.

The study focuses on a single council - Dodoma District Council; therefore, it recommends diversification of the study focus by engaging other district councils. Also, the research focuses on disabled entrepreneurs. Given this limitation, it is recommended to expand research to include more dynamic groups to explore their timely loan repayment within the council. Also, the study suggests a comparative analysis across various districts or regions in Tanzania; the results could offer insights into regional variations in timely loan repayments.

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