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Staff Characteristics and the Exclusion of Persons with Disabilities: Evidence from the Microfinance Industry in Uganda

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Abstract

This study applies survey data from the microfinance industry in Uganda to investigate whether there are staff differences in beliefs and views regarding persons with disabilities. For several of the questions, various sub-groups of the staff respond significantly different. A recurring result is that staff members who have a relative with disabilities often express views different from other staff members. Moreover, we find significant differences related to the age of the staff members. For instance, younger staff members are more positive and optimistic about the potential of reaching more clients with disabilities. The employment position of the employees also appears to be relevant; credit officers are relatively more likely (than other staff types) to indicate that discrimination could be a problem in the microfinance industry. Interestingly, we never document any differences in views and beliefs that are related to the staff members' gender.

1. Introduction

Persons with disabilities are often a low-prioritised and ill-treated target group with respect to socio-economic integration, and this is particularly true in developing countries (ILO, 2002). An abundance of research suggests that persons with disabilities frequently are discriminated against (e.g., Barnes and Oliver, 1995), which often means that these persons are among the poorest and most vulnerable members of society (Beisland and Mersland, forthcoming); among those who live on less than \$1 a day, one in five claims to have a disability (United Nations, 2007). Microfinance is one arena that often excludes persons with disabilities (Cramm and Finkenflugel, 2008). This exclusion can be regarded as particularly unfortunate because the United Nations (2007) contends that 80-90% of all persons with disabilities in developing countries do not have a formal job, and the self-employed, including those with disabilities, generally need capital to finance their business activities.

Facilitating access to microfinance – financial services tailored for poor people and their microenterprises – is considered to be important to reach the United Nations’ Millennium Development Goals (Littlefield et al., 2003). Despite the assertion by the United Nations (2007) that persons with disabilities have the right to equal opportunities, few persons with disabilities have access to microfinance (Bwire et al., 2009). Because persons with disabilities constitute a substantial proportion of the poorest members of society, reaching the Millennium Development Goals without focusing on persons with disabilities will be difficult, if not impossible.¹

The empirical evidence from developing countries regarding both the exclusion of persons with disabilities in general and the more specific exclusion of clients with disabilities in

¹ The authors are fully aware of the ongoing debate about whether poor persons benefit from accessing small loans. In this article, we have settled upon the positive view and assume that accessing microcredit is positive for poor persons with disabilities, on average.

microfinance is scarce. The exclusion debate has often focused on anecdotal evidence and expert observations (Cramm and Finkenflugel, 2008; Handicap-International, 2006). To effectively reduce the exclusion of persons with disabilities from microfinance and other industries in developing countries, more specific knowledge on the nature of the exclusion is required. In this study, we attempt to develop new knowledge related to various staff members' views about excluding persons with disabilities from the microfinance industry, in particular.

This study applies survey evidence from a sample of 231 microfinance staff members in Uganda to study possible systematic differences in staff views regarding persons with disabilities related to staff characteristics. The questions relate both to the current situation in microfinance institutions (MFIs) and to possible future developments that might increase the outreach of microfinance services to persons with disabilities. The staff characteristics investigated in this study include gender, age, experience, employment position (credit officer or non-credit officer), and whether the staff member has a close relative (at least one) with disabilities.

The study shows that the staff members, on average, believe that there is no widespread discrimination of persons with disabilities in the microfinance industry. However, there is a significant difference related to staff type; credit officers are less optimistic than non-credit officers. This finding is unfortunate because credit officers have the most daily contact with clients and the operative power to reject or accept a loan application. Credit officers are also less optimistic regarding the possibilities to increase outreach to persons with disabilities in the future. Regarding the outlook on future opportunities, we find significant differences related to age; younger staff members are significantly more optimistic and positive. The staff

members with relatives who have disabilities are considerably more positive with respect to the likelihood that persons with disabilities can run viable businesses; in general, this subgroup of the staff often expresses views significantly different from other staff members. We find few differences related to gender and experience. Nonetheless, collectively, this study documents that different staff members have different views about and attitudes towards persons with disabilities. This finding has potentially important consequences when designing policies both to increase access to vital products and services – such as microfinance services – for persons with disabilities and to alleviate discrimination against the community of persons with disabilities, in general.

The rest of this paper is organised as follows. Section 2 briefly discusses prior research and lays out some initial expectations for the study. Section 3 presents the methodologies and data. Section 4 presents and discusses the results, and Section 5 concludes.

2. Prior Research

Cramm and Finkenflugel (2008) contend that few persons with disabilities have access to microfinance services. Using empirical evidence from Uganda, Bwire et al. (2009) support this contention; their study reports that only 0.5% of an MFI's clients are persons with disabilities. According to the United Nations, 10% of the world's populations live with a disability², and this percentage might be even higher in developing countries such as Uganda (Beisland and Mersland, 2012a). Thus, we can conclude that persons with disabilities are severely underrepresented as MFI clients. However, it is notable that persons with disabilities seem to access *informal* microfinance services – such as savings and lending groups – more easily than formal institutions like MFIs (Beisland and Mersland, 2012a).

² <http://www.un.org/disabilities/default.asp?id=18>

Building on Simanowitz (2001), Bwire et al. (2009) explain that there are several barriers that exclude persons with disabilities from accessing microfinance services. These barriers include exclusion by staff because of attitudes, exclusion by credit design, exclusion by non-disabled members in credit groups, self-exclusion by persons with disabilities themselves because of low self-esteem and repeated rejection experiences, and exclusion because of the disability itself. Beisland and Mersland (2012b) investigate the importance of the respective barriers as evaluated by the persons with disabilities themselves. Their study concludes that the main explanations for the lack of access to microcredit are dissatisfactory loan conditions and credit design. However, exclusion by staff may be an important barrier to accessing microfinance services as well, and 22% of their respondents indicate that they fear that the staff of the MFIs would reject them because of their disability.

In the present study, we examine staff barriers in more detail. There are several possible explanations as to why staff members may exclude potential clients with disabilities. One reason may simply be that persons with disabilities are discriminated against. Discrimination against persons with disabilities is well documented; see, e.g., Barnes and Oliver (1995). Moreover, discrimination is not uncommon in financial industries. For instance, several studies have shown that loan denial rates are higher for black and non-white applicants (see, e.g., Black et al., 1978; Cavaluzzo and Cavaluzzo, 1998). In previous microfinance studies, both Cramm and Finkenflugel (2008) and Bwire et al. (2009) point to staff discrimination as a major reason that persons with disabilities do not enjoy full access to microfinance.

Schreiner et al. (1996, 849) present a definition of discrimination in financial industries: “Discrimination is defined as providing smaller loans and/or providing loans with more

stringent terms to borrowers who are identical with respect to creditworthiness but who differ with respect to characteristics unrelated to creditworthiness...” Thus, for discrimination to occur, there must be some type of unreasonable or unjustifiable treatment of clients. Therefore, not all exclusion is discrimination. For instance, Nuwagaba et al. (2012) contend that persons with disabilities are not necessarily denied access to microfinance if they meet the desired credit requirements. In our study, we do not distinguish between non-valid (a disability) and valid reasons (higher credit risk) for excluding persons with disabilities as clients of MFIs. Instead, we investigate the possible existence of different beliefs and attitudes among MFI staff members towards persons with disabilities. The focus on the MFI staff is important; MFIs and their staff members are the most important tool with respect to reducing or eliminating barriers to microfinance services for persons with disabilities.

In the following, we discuss each of the staff characteristics that we investigate in this study. Because research in this area is scarce, we generally do not articulate clear-cut hypotheses for the study. Rather, this is an explorative investigation of an under-examined issue.

The first staff characteristic we investigate is employment position; we separate credit officers from non-credit officers. Credit officers are the members of the staff with the most daily contact with clients and the power to accept or reject loan applications. In a study of discrimination in microfinance, Labie et al. (2010) focus on credit officers in particular and find that credit officers are more biased than other employees against disabled customers. Labie et al. (2010, 2) maintain that although “[i]t is fair to recognize that their [the MFIs’] executive staff is often motivated by a genuine desire to be useful and do good... [s]ome of them may be prejudiced against parts of the population, and behave according to their prejudices”. Based on the conclusion of Labie et al. (2010), it might be expected that credit

officers would have more negative attitudes towards persons with disabilities than other staff members. It should be noted, however, that negative attitudes are not necessarily acts of evil; such attitudes may be unconscious, and they may also be the result of employees overestimating the credit risk of disabled customers.³

Because of their direct contact with clients, credit officers might be expected to have an informational advantage about persons with disabilities compared to other staff members. In our sample, we have information about whether staff members have a close relative with disabilities. Staff members with relatives with disabilities are another employee type with an informational advantage. Their direct contact with persons with disabilities has also provided them with an experiential advantage. As a starting point, it is not unreasonable to assume that persons with relatives with disabilities most likely have a more positive attitude towards persons with disabilities than other staff members. Prior research suggests that a specific client group may appear more appealing to a staff member if such client belongs to the same social network as the staff member or to a social network that the staff member is familiar with (Labie et al., 2010). Moreover, we believe that many persons tend to underestimate the abilities and capabilities of persons with disabilities, and we maintain that staff members with disabled relatives have better knowledge of the capabilities of persons with disabilities.

The third characteristic that we investigate is age. Some studies (see, e.g., von Hippel et al., 2005, and the references therein) suggest that older people, relatively speaking, are more prejudiced. Based on this line of research, one might expect that younger people have less negative attitudes towards discriminated groups, inclusive of persons with disabilities. In our

³ Labie et al. (2010) apply data from the same survey as our study. However, Labie et al. (2010) use the survey evidence to build an agency model of a non-profit MFI and a discriminatory credit officer and do not empirically analyse differences related to staff characteristics. Thus, the research questions and the contributions are substantially different between the two studies.

sample, we also have information on staff members' experience. Age and experience can be related. Nevertheless, our multivariate research design allows us to investigate the marginal effect of experience when age is controlled for; see below. Schreiner (2000) finds that staff experience is associated with lower portfolio risk. Because disabled clients often are considered to be riskier clients, it might be argued that more experienced staff members are relatively more negative and pessimistic towards persons with disabilities than other staff members.

The final characteristic that we investigate is gender. Microfinance is an industry that often targets women, and the empirical evidence suggests that women with disabilities have relatively better access to microfinance services than men with disabilities (Beisland and Mersland, 2012a). An interesting but generally unexplored topic both in microfinance and other areas is the possible effect of *staff member's* gender on the tendency to discriminate against marginalised groups. There is abundant research on possible discrimination based on gender when gender is a characteristic of the persons who are discriminated *against*. However, based on the popular opinion that women are more moral and have a stronger focus on ethical values (Belk and Snell, 1986; Cornwall et al., 2007), it might be proposed that female staff members have more positivistic attitudes towards clients with disabilities than male staff members.

3. Data and Methodology

The data for this study were collected by the Association of Microfinance Institutions of Uganda (AMFIU) during a joint project in 2008 with the National Union of Disabled Persons of Uganda (NUDIPU).⁴ The project included one to two hours of training for staff working in

⁴ One of the authors of this paper served as a consultant for the mentioned project in Uganda.

branches of MFIs. As part of the project, approximately 750 staff members in approximately 75 branches were trained in issues related to microfinance and disability. In 24 of the branches, employees began the training by filling out the questionnaire of this survey before any information was provided about the training. A total of eight different MFIs are represented in the survey that range from two smaller Savings and Credit Cooperatives (SACCOs) to the largest MFIs in Uganda. The 24 branches are located across the country in eight of Uganda's 80 districts. The dataset consists of 231 respondents, which should be generally representative of staff working in branches of Ugandan MFIs.

In addition to reporting personal data and their position in the branch, respondents were asked to rate their beliefs related to different statements about microfinance and disability on a scale from one to five. The original purpose of the survey was to identify areas where joint AMFIU/NUDIPU efforts might increase mainstream microfinance outreach to disabled people. Thus, the survey was not originally designed to study staff differences in views and attitudes towards persons with disabilities. Several of the statements do, however, also serve the research purpose of this paper, and we believe that the findings from these statements can provide initial insights into an important question that has not been examined in prior research. Specifically, we investigate seven of the 16 statements in this survey to examine whether different staff characteristics are related to different beliefs and attitudes towards persons with disabilities. We split the statements into two categories; four of the seven statements relate to the current situation, whereas three statements are forward looking and examine respondents' views about what should be done in the future to increase access to microfinance services for persons with disabilities.

For each statement, the answers were scaled from 1 to 5, where 1 denoted “Fully disagree” and 5 “Fully agree”. The respondents were allowed to answer “Don’t know”, but these answers are treated as missing and disregarded in the empirical analysis. We report the average score of each statement; however, the main focus of the study is to look into possible differences among staff characteristics. These characteristics, which were presented in the theory section, are displayed in Table 1.

[Table 1]

Panel A shows that two-thirds of the sample are credit officers. The rest - the non-credit officers - are administrative personnel and persons in support functions. Slightly more than one-fourth – 27% – have a disabled relative. With regard to age, the sample separates respondents over and under 35 years of age; 76% of the respondents are younger than 35. Moreover, the survey asked respondents if they have more or less than three years of experience, and 62% reported less than three years of experience in the MFI. With respect to gender, the sample is almost balanced (53% male). Unfortunately, we do not know the number of respondents (if any) that themselves have a disability.

Panel B shows correlations between the characteristics. We note that several characteristics overlap. The variables ‘Credit Officer’ and ‘Age’ are negatively correlated, indicating that credit officers are relatively young staff members in this study. The finding that credit officers are relatively young is common in microfinance. Moreover, Panel B suggests that older staff members, relatively speaking, more often have a relative with disabilities. Female staff members are more likely to have relatives with disabilities than male staff members. As expected, there is a positive correlation between age and experience.

To simultaneously control for all the correlated characteristics, possible differences in the responses from the various sub-groups are examined in a multivariate setting. Because the response is measured on an ordinal scale, we apply ordered logistic regressions to all analyses (Green, 2003):

$$\text{Grade}_i = \beta_1 * \text{CreditOfficer}_i + \beta_2 * \text{DisabledRelative}_i + \beta_3 * \text{Age}_i + \beta_4 * \text{Experience}_i + \beta_5 * \text{Gender}_i + \varepsilon_i$$

Grade is the response from respondent i , measured on a 1 to 5 scale, to the statement in question. The explanatory variables are all binary, taking either the value 0 or the value 1. ‘CreditOfficer’ is equal to 1 if the respondent is a credit officer, ‘DisabledRelative’ is equal to 1 if the respondent has a (at least one) close relative with disabilities, ‘Age’ is equal to 1 if the respondent is more than 35 years old, ‘Experience’ is equal to 1 if the respondent has three or more years of experience in the MFI, and ‘Gender’ is equal to 1 if the respondent is a woman. The betas are regression coefficients, and epsilon is the error term. This methodology allows us to investigate the marginal effect of each characteristic. For instance, the coefficient on ‘Experience’ is the marginal effect of experience when age and all other characteristics are controlled for. In this research setting, the explanatory power (Pseudo R^2) becomes an overall measure of inequality among staff characteristics; greater explanatory power is associated with more differences. The specific differences are revealed through the significance level of the individual regression coefficients.

4. Empirical Findings

In this section, we discuss each investigated statement separately. We begin with the statements that relate to the present and proceed to the statements in which the respondents

are asked to be forward looking. The detailed responses of the sub-groups are provided in the appendix; however, to analyse staff characteristics statistically in a multivariate setting, we base the conclusions on the empirical findings shown in Table 2.

I believe that in this branch we never discriminate against people because of their disability.

A mean response of 3.55 is relatively close to “partly agree” and indicates that the staff believe discrimination generally does not occur. Such a high average response to the statement must be regarded as ‘good news’ because it indicates that a majority of the respondents believe that discrimination against persons with disabilities is not a major issue in the investigated MFIs. However, caveats are in order when interpreting these results. First, discrimination is not equivalent to exclusion; thus, the statement does not answer the question of whether persons with disabilities are excluded from microfinance services. Second, we cannot rule out the possibility that respondents might provide a ‘politically correct’ answer to the statement (or to the statements in general); most staff members would be aware that discrimination is considered to be ‘bad’ in a survey conducted by a disabled persons’ organisation. Thus, respondents may not want to be associated with such discrimination if it exists. When studying differences among staff members, an implicit assumption in this study is that possible ‘dishonesty’ is equally common across sub-groups.

[Table 2]

This first statement suggests that few differences exist among staff members. However, credit officers respond with a significantly lower score to the statement than non-credit officers. Thus, even if the credit officers, on average, respond that discrimination is unlikely, they

appear to be less convinced than other staff members.⁵ Credit officers have the most daily contact with clients. Thus, they have an informational advantage, and it may be argued that particular weight should be attached to the answers of credit officers when interpreting the responses to the first statement. Credit officers are also the staff group typically responsible for accepting or rejecting loan applications. Therefore, overall, this sub-group of the staff is comprised of the staff members most capable of assessing whether discrimination occurs, and they may be the staff group most likely to discriminate in practice (cf. Labie et al., 2010). Because the statement has a ‘we’ focus, it is likely that the credit officers include their own actions when responding to the statement.

I believe that disabled persons often lack sufficient self-esteem to run successful businesses.

This statement may reveal different views and attitudes between different staff members and may provide a partial explanation for why persons with disabilities often do not use microfinance services. Nevertheless, an average score of 2.62 indicates that most respondents disagree with the statement. Thus, most respondents do not consider lack of self-esteem to be important. However, we cannot conclude that the issue is irrelevant; staff members with a disabled relative have a significantly higher average score on the statement. One may claim that the segment of the staff that has experience with persons with disabilities is the group most competent to evaluate the degree to which the lack of self-esteem might be a challenge. Overall, the significantly different responses to this statement of staff members who have a relative with disabilities illustrate that these staff members might have both an informational and an experiential advantage when addressing disabled clients.

⁵ Non-tabulated results show that the spread is large among the credit-officers; in fact, 27% of the credit officers totally disagree with the statement that his or her branch never discriminates against persons because of their disabilities.

I believe that we do not have many disabled customers because there are few disabled persons running viable businesses.

An average score of 3.43 suggests that the staff have limited trust in disabled persons' abilities to run viable businesses. This statement might be used to illustrate that exclusion is not equivalent to discrimination (cf. Nuwagaba et al., 2012). If staff members are correct in assuming that few disabled persons run viable businesses, this could be a 'valid' reason for not taking on clients with disabilities, at least for those MFIs with an explicit for-profit objective. Note, however, that the staff-members with a relative with disabilities are significantly less negative than the rest. Thus, the responses to this statement provide some support for the contention that persons without detailed knowledge of the disabled community tend to underestimate the capabilities of persons with disabilities. Thus, it might be important to have staff members with a more detailed knowledge of persons with disabilities to include this group of (potential) clients in the microfinance industry or, for that matter, in any industry.

I believe that being disabled is associated with higher risk of loan default.

On average, the respondents disagree with the statement (mean score of 2.46). Because higher risk according to the respondents does not appear to be an important explanation of why disabled persons do not access microfinance services, the statement supports the notion that the exclusion of disabled clients in the microfinance industry must be attributed to mere discrimination (Cramm and Finkenflugel, 2008; Bwire et al., 2009). The youngest employees consider the risk to be lower than the average respondent. Thus, this significant difference with age corresponds with the expectation that younger staff members, on average, are more

positive and optimistic than older staff members. Somewhat surprisingly, those with a relative with disabilities in fact respond significantly more negatively to the statement than other employees. Using the argument of experiential advantage, this result lends some support to the claim that clients with disabilities actually *are* riskier. However, it should be noted that we now look at inter-group differences on the lower end of the scale; detailed results show that no sub-group shows a mean score higher than the neutral average of 3 (see the appendix).

Collectively, the first four statements document significant staff differences in views regarding microfinance and disability. We find that most of the significant differences relate to whether the staff member has a relative with a disability; three out of four statements suggest that staff members with a relative with disabilities have different views about and attitudes towards persons with disabilities. Prior research has analysed the complex and often conflicted roles of family members of persons with disabilities (e.g., Al-Krenawi et al., 2011; Banks, 2003). ‘Family stress’, ‘social stigma’ and ‘caregiver depression’ are expressions from this line of research that indicate the challenges family members of persons with disabilities may face. Nonetheless, this study’s focus on experiential and informational advantages illustrates one of the many positive sides people can experience from having relatives with disabilities; the fact that “[p]eople dealing with disability all of the time are considered to be more expert than the professionals whose involvement is only part time” (Banks, 2003, 368). The reader should, however, keep in mind that this is a single-country study, and cultural differences may influence family members’ roles and attitudes towards persons with disabilities (Saetermoe et al., 2001).

We now proceed to analysing the statements with a forward-looking focus.

I believe that if we were more eager and put in more personal efforts, we could easily increase our outreach to disabled clients.

A mean score of 3.87 is one of the highest in the survey, and it strongly suggests that the staff believe it is possible to increase the outreach to persons with disabilities. Regardless of the reasons for excluding persons with disabilities, this score must be regarded as ‘good news’ and gives reason to be optimistic with respect to future developments. Young respondents are the most positive, which further contributes to optimism that the future might be better than the current situation. However, credit officers score significantly more negatively than other employees. This is the ‘bad news’ aspect of the statement; given the power of credit officers, this is the employee group with the greatest potential to actually increase the outreach to disabled clients. It would be significantly more positive if these staff members were more optimistic with respect to the effect of increased eagerness and efforts.

I believe that a good way to include more disabled customers would be to motivate the credit groups to take on more disabled members.

The average score of 3.99 is the highest in the survey. Collectively, staff members strongly believe in motivating existing credit groups to take on more clients with disabilities. It is often claimed that existing credit groups may be a major hindrance to persons with disabilities accessing microfinance (Beisland and Mersland, 2012b); the findings on the latter statement provide indirect support for such a contention. However, we again observe significant differences among staff groupings. Younger staff members again appear to be more optimistic and positive. Staff members with a relative with disabilities are significantly less positive towards the suggestion of the statement. Assuming that this staff group has an informational

advantage, the recommendation of the statement could be less effective than the other staff members assume.

I believe that we should identify successful disabled customers and use them to reach out to more disabled customers.

The average score of 3.98 is the second highest in the survey. Obviously, if it is physically difficult to access MFIs (cf. Bwire et al., 2009), other disabled clients might act as intermediaries. However, the role of intermediaries can also be important if the challenge is to convince persons with disabilities that they may actually *be eligible for* microfinance services and that these services may be useful to enhance their business activities. The youngest staff members are those who agree the most with the statement. The results again suggest that optimism is a decreasing function of age. However, all sub-groups appear to generally believe in the suggestion of the statement (see the appendix).

5. Concluding Remarks and Implications

Our finding that different staff members have different views on and beliefs about customers with disabilities potentially has important policy implications. Moreover, we believe that the findings are generalisable to industries other than the microfinance industry. First, we strongly agree with previous recommendations that staff training is important because raising awareness about disability issues and the rights of persons with disabilities might be effective in combatting exclusion (Handicap-International, 2006). However, our findings suggest that special attention might be given to those who have direct contact with clients and the power to reject or accept disabled clients. These staff members are particularly important, and our study in the microfinance industry suggests that credit officers – the staff members most likely to be

responsible for discriminating against disabled clients – are the most pessimistic staff members when assessing the possibility of increasing the outreach to clients with disabilities. Credit officers are also more likely to suggest that discrimination of persons with disabilities can be a problem in the microfinance industry.

Second, even if we do not have any information about whether respondents have disabilities themselves, an obvious policy recommendation to increase the outreach to disabled clients would be to recruit staff members with disabilities. However, if this proves difficult in practice, our research indicates that it might be advantageous to recruit staff members with a relative with a disability. This is the staff group that most often differs from other employees, and a possible reason why their answers deviate could be that they are more able to assess the true capabilities of disabled clients and have a more realistic view of the challenges persons with disabilities face.

Moreover, we find strong indications of age differences among the staff. Younger staff members appear to have a more positive attitude towards persons with disabilities and a far more optimistic view about the possibilities of reaching more disabled clients. The strong enthusiasm of young people and/or their less prejudiced attitudes might explain the contention that younger staff members are associated with better outreach to clients with disabilities. Our results suggest that it is age itself that is important; we find no significant results for the experience variable.

Finally, we believe that the responses of the pooled sample may have policy implications in both microfinance and other industries. For instance, outreach to clients with disabilities appears to be a question of willingness to reach this vulnerable group; the respondents of the

survey strongly believe that it would be possible to increase the number of disabled clients through more eagerness and effort. Moreover, the respondents highly recommend using existing clients with disabilities to reach more clients with disabilities.

So far, little research on possible staff differences in views and beliefs regarding persons with disabilities has been presented in the academic literature. Thus, more research is needed. A possible fruitful avenue could be to ask customers directly about their experiences with different types of staff members. In the microfinance industry, another possibility is to use MFIs' client data directly instead of applying survey evidence. One could, for instance, investigate if there are significant differences in loan rejection rates for disabled applicants for different categories of credit officers.

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