

Disability Inclusion Guide for Financial Services Providers (FSPs)

CHAPTER 3: Financial Services Context



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- Ektha
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- International Disability Alliance (IDA)
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ACRONYMS AND ABBREVIATIONS

Acronym	Meaning
ADHD	Attention-deficit/hyperactivity disorder
AI	Artificial intelligence
ATM	Automated teller machine
CEO	Chief Executive Officer
CFI	Center for Financial Inclusion at Accion
DEI	Diversity, equity, and inclusion
EAA	European Accessibility Act (2019)
EU	European Union
FSP	Financial services provider
GBV	Gender-based violence
GEDSI	Gender equality, disability, and social inclusion
HIV/AIDS	Human immunodeficiency virus / Acquired immunodeficiency syndrome
HR	Human resources
ICT	Information and communications technology
ILO	International Labour Organization
ISO	International Standards Organization
IT	Information technology
IVR	Interactive voice response
MFI	Microfinance institution
MIS	Management information system
NGO	Non-governmental organization
OPD	Organization of persons with disabilities
PEEP	Personal emergency evacuation plan
PIN	Personal identification number
SDGs	Sustainable Development Goals
SMART	Specific, measurable, attainable, relevant, and time-bound
SMS	Short message service
ToT	Training of trainers
TRS	Text-based relay services

Acronym	Meaning
UK	United Kingdom of Great Britain and Northern Ireland
UN	United Nations
UNCRPD	UN Convention on the Rights of Persons with Disabilities
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
USA	United States of America
USSEPM	Universal Standards for Social and Environmental Performance Management
VRS	Video relay services
W3C	World Wide Web Consortium
WCAG	Web Content Accessibility Guidelines
WGSS	Washington Group Short Set on Functioning
WHS	Workplace health and safety

CHAPTER 3: FINANCIAL SERVICES CONTEXT

3.1 The business case for disability-inclusive financial services

Disability inclusion is not only a human rights imperative; it also makes strong business sense. For FSPs, embracing disability inclusion supports growth, innovation, risk management, staff engagement, productivity, and long-term sustainability, as well as aligning with the broader social agenda.

3.1.1 Social mission and external reputation

Equitable inclusion of persons with disabilities and the principle of “Leaving No One Behind” are overarching principles of the 2030 Agenda for Sustainable Development. FSPs play a critical role in enabling individuals’ economic participation, autonomy, and resilience, and driving sustainable economic growth. Institutions that actively champion disability inclusion are perceived as responsible and values-driven, strengthening trust among clients, investors, regulators, and the wider public.

3.1.2 Business growth

Persons with disabilities represent 16% of the global population, approximately 1.3 billion people, and are represented in all population groups, yet they remain significantly underserved by financial institutions. This represents a substantial and largely untapped market opportunity. The estimated spending power of persons with disabilities and their family and close friends is \$18.3 trillion annually¹. In the UK alone, it is estimated that the business of persons with disabilities and their households is worth £274 billion per year – and banks or building Societies lose £935 million income per year by not being accessible².

3.1.3 Improved experience for all clients

Adopting Universal Design principles and investing in accessibility results in better services for everyone. Improving the usability of physical environments, digital platforms, information and processes benefits all users, including older persons, people with temporary impairments, pregnant women, persons with low literacy or digital skills, and caregivers. For example:

- **Physical accessibility:** curb cuts and ramps are essential to wheelchair users, but also benefit older persons, parents with strollers, travelers with luggage, and delivery personnel.
- **Information accessibility:** subtitles and closed captions, initially designed for persons with hearing impairments, are now widely used by many people (e.g. around 40% of Netflix users regularly rely on them).
- **Digital accessibility:** clear screen layouts, user-controllable settings (for fonts, color contrasts and magnification), simple language, and alternatives to text (e.g. voice commands) improve usability for everyone, including older persons and persons with low levels of literacy.

1 The Return on Disability Group (2024), [‘Global Economics of Disability Report: 2024’](#)

2 Purple (n.d.), [‘The Purple Pound’](#), accessed 19 February 2026

3.1.4 Promoting innovation

Many solutions designed for disability inclusion have become mainstream innovations. Examples of widely-used technologies that originated as accessibility solutions include keyboards; closed captions, automatic doors; voice recognition; speech-to-text tools and text-to-speech functions.

3.1.5 Organizational culture and access to talent

Inclusive workplaces are associated with higher employee engagement, motivation, and retention. Hiring persons with disabilities brings diverse perspectives, problem-solving approaches, and resilience into teams, strengthening overall organizational performance. Research by Accenture and Disability:IN³ found companies that are leaders in disability inclusion outperform their peers on productivity and achieve higher revenue, net income, and profit.

3.1.6 Risk mitigation and regulatory compliance

Failure to address accessibility and inclusion can expose institutions to legal, regulatory, financial and reputational risks. As disability inclusion becomes more embedded in national regulations, consumer protection frameworks, and Environmental, Social, and Governance (ESG) standards, non-compliance may result in legal disputes, fines, exclusion from public procurement or funding, and reputational damage. For example, the European Accessibility Act (2019), requires financial services providers and digital payment platforms to meet accessibility requirements, including for websites, mobile applications, ATMs, payment terminals, and e-commerce services.

3.1.7 Long-term sustainability

The population of persons with disabilities is predicted to increase significantly in the future, in particular in countries with rapidly ageing populations. By 2025, it is predicted that 22% of the global population will be aged 60 or over⁴, with about half of this group having a disability. In this context, building disability-inclusive financial systems becomes a strategic positioning for FSPs.

3 Disability:IN and Accenture (2023), [‘The Disability Inclusion Imperative Report Executive Summary’](#)

4 UN Department of Economic and Social Affairs (n.d.), [‘Ageing and Disability’](#), accessed 19 February 2026

3.2 Disability and financial exclusion

Persons with disabilities worldwide and their caregivers experience disproportionate financial exclusion, as a result of structural barriers that limit their access and usage of financial services. Solutions to address these barriers already exist, but have not yet been combined and deployed systematically to advance the financial inclusion of persons with disabilities at scale.

3.2.1 Demand-side barriers

- **Lower levels of financial literacy and confidence**, often resulting from exclusion from education systems, lack of information in accessible formats, and limited exposure to financial services. This is frequently compounded by experiences of discrimination by FSPs, which undermine trust and willingness to engage with financial institutions.
- **Digital exclusion:** With the rapid digitization of financial services, the ability to access and use digital technologies is becoming an essential precursor to financial inclusion. Persons with disabilities are amongst the most digitally excluded groups, as a result of inaccessible digital interfaces, limited access to devices, lack of knowledge of or access to assistive technologies, and low digital skills⁵. These barriers are reinforced by social norms and attitudes that limit their online participation, in particular for women with disabilities⁶.
- **Informal or self-employment:** Many persons with disabilities turn to informal employment or self-employment as a means of economic participation, due to barriers to accessing formal labor markets. In developing countries, 50% of employed persons with disabilities are self-employed and 54% work in the informal sector, compared to 41% and 47% respectively for employed persons without disabilities⁷. Informality limits access to regulated financial products, and documentation required by financial institutions.
- **Lack of collateral:** Persons with disabilities are less likely to own assets such as land or property, creating a further barrier to accessing credit⁸. Women with disabilities are particularly affected, as they may also experience legal or cultural barriers to property ownership on the basis of their gender. Young persons with disabilities also face additional age-related barriers to asset ownership and collateral access.

3.2.2 Supply-side barriers

Persons with disabilities' access to and use of financial services is limited by supply-side barriers that operate and reinforce one another across **two levels: systemic barriers** within the broader financial ecosystem (including governments, regulators, inclusive finance networks, impact investors, etc.), and **institutional barriers** at the individual FSP level.

5 GSMA (2020), [‘The Mobile Disability Gap Report 2020’](#)

6 GSMA (2020), [‘The Digital Exclusion of Women with Disabilities: A Study of Seven Low- and Middle-Income Countries’](#)

7 UN Department of Social and Economic Affairs (DESA) (2024), [‘Disability and Development Report 2024’](#)

8 Handicap International (2006), [‘Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries’](#)

Systemic barriers

- **Low awareness amongst inclusive finance actors:** Many financial sector stakeholders have limited awareness of disability inclusion as an integral component of financial inclusion, despite the widespread financial exclusion of persons with disabilities. As a result, financial inclusion strategies that aim to reach “vulnerable” or “underserved” populations frequently overlook persons with disabilities⁹.
- **Lack of disability-disaggregated data:** The absence of reliable and comparable disability-related data within financial systems significantly limits evidence-based programming. Without data on financial access, usage, needs and outcomes of persons with disabilities, it becomes difficult to design or monitor disability inclusion interventions. This lack of visibility reinforces the exclusion of persons with disabilities from financial inclusion agendas, strategic priorities, and budget allocations. For instance, the widely-used Global Findex measures gaps in financial inclusion by population sub-groups, but does not collect disability disaggregated indicators, as many countries do not yet include standardized disability questions in major surveys.
- **Weak linkages between sectors:** There is often little interaction between inclusive finance stakeholders and the disability sector, including OPDs. This disconnect reduces opportunities for alignment between financial inclusion efforts and the lived experience of persons with disabilities.
- **Limited policy and regulatory frameworks:** In many countries, disability inclusion is not explicitly addressed in national financial inclusion strategies, consumer protection frameworks, or supervisory guidelines. For example, a survey by the Alliance for Financial Inclusion (AFI) of its member central banks and regulators found that only 16 out of 53 countries with a national financial inclusion strategy included explicit measures for financial inclusion of persons with disabilities within this¹⁰. Where policies exist, they may lack enforcement mechanisms, clarity, or operational guidance to incentivize FSPs to comply.
- **Legal barriers:** The UNCRPD recognizes the **legal capacity of persons with disabilities**, and their right to access financial services (including credit) and **control their own financial affairs** on an equal basis with others. However, this principle is not uniformly reflected in national legislation. Some countries’ laws effectively restrict the right of persons with disabilities, or women with disabilities in particular, to access financial services, by:
 - **Restricting or prohibiting** them from entering contracts or owning or inheriting property.
 - **Prohibiting FSPs** from providing them with financial products and services.
 - Requiring the use of **substitute decision-making mechanisms**, such as guardianships, in which third parties take decisions on their behalf.

Even where such legal restrictions do not exist, **some FSPs adopt policies with similar restrictions or exclusions** based on medical conditions, diagnoses or types of impairments. These policies, often based on misconceptions of persons with disabilities as more risky clients, discriminate against persons with disabilities and deny them their rights.

9 Puli, L. et al (2024), ‘[Financial inclusion for people with disability: a scoping review](#)’, Global Health Action, 17:1, 2342634, DOI: 10.1080/16549716.2024.2342634

10 Alliance for Financial Inclusion (2023), ‘[Financial Inclusion for Persons with Disabilities](#)’.

Institutional barriers

At the FSP level, barriers to access arise from how financial services are designed, delivered, and experienced by clients¹¹. These include:

- **Physical barriers:** Inaccessible branches, automated teller machines (ATMs), and service points (e.g. due to steps without ramps, narrow entrances, high counters, or poorly designed layouts and ATM screens), can prevent persons with mobility or sensory impairments from accessing services independently. For example, about 30% of banks and almost half of ATMs in developing countries are not accessible to wheelchair users, with little change since 2018¹².
- **Digital barriers:** Digital financial services have the potential to overcome many physical barriers to access. However, digital interfaces are often inaccessible in design. Issues such as complex interfaces, small fonts, non-accessible authentication methods and incompatibility with assistive technologies can exclude users with sensory, cognitive, or motor impairments. According to a scan of 40 000 enterprise websites by AudioEye in 2024, only 3% of the web is considered accessible¹³.
- **Information and service delivery barriers:** Information is frequently provided in formats that are not accessible to persons with different types of impairments, such as small print, complex language, or audio-only channels. Limited availability of alternative formats (e.g. braille, easy-to-read, sign language, captions), inflexible service processes, and lack of choice in service delivery methods can limit access for persons with disabilities.
- **Social and attitudinal barriers:** Lack of awareness, negative attitudes and stereotypes about disability among FSPs staff can be one of the most significant causes of exclusion. FSP staff often perceive persons with disabilities as more 'risky' clients, though there is no evidence that their repayment behaviors are different from persons without disabilities¹⁴, and some studies have shown lower default rates amongst borrowers with disabilities¹⁵. Assumptions about the capacity or risk profile of persons with disabilities, overprotective behaviors, or social stigma may result in discrimination, rejection of credit applications, denial of services, or exclusion from decision-making.
- **Policy barriers:** Discriminatory attitudes and assumptions may also be reflected in FSPs' policies. These include direct discrimination such as eligibility exclusions or restrictions based on types of impairments or medical diagnoses, and indirect discrimination through inflexible procedures with no accommodations provided (e.g. no alternatives to written signatures for customer identification and authorizations).

11 Sightsavers (2023), '[Financial Inclusion for Persons with Disabilities in Kenya: A Rapid Review and Qualitative Study Report](#)'

12 UN Department of Social and Economic Affairs (DESA) (2024), '[Disability and Development Report 2024](#)'

13 Jensen, M. (2024), '[Web Accessibility Stats and Data 2024](#)', AudioEye, accessed 19 February 2026

14 Barrier-Free Finance initiative (2025), '[From pilot to mainstream: Fundación Paraguaya's journey to serve people with disabilities \(PWD\) \(2012–2025\)](#)'

15 Rubio, L.,J., Galvez-Sánchez, Molina, E.J., Moreno, V. et al. (2025), '[Analysing credit risk in persons with disabilities as an instrument of financial inclusion](#)'. J. Soc. Econ. Dev. 27, 581–603

3.3 Financial needs and vulnerabilities of persons with disabilities

Persons with disabilities have the same underlying financial needs as other FSP clients, including managing expenditure, smoothing irregular cashflows, investing in livelihood opportunities, and reducing the impact of financial shocks. However, within these categories, persons with disabilities often experience specific patterns of needs, risks and vulnerabilities, resulting from systemic and intersectional barriers.

- **Access to finance and support for entrepreneurship:** Many persons with disabilities engage in self-employment or entrepreneurship, but face barriers to accessing credit to invest in their business, including a lack of collateral. Access to collateral-free credit and complementary services such as business management or entrepreneurship training are key enablers for persons with disabilities to build sustainable livelihoods.
- **Managing higher and irregular costs:** Persons with disabilities face additional and recurring expenses that are directly or indirectly linked to disability (see Information box “Cost of disability”). Such costs are often unpredictable, creating a need for financial products, tools and trainings that support budgeting, cashflow management, and resilience. This could include easier access to savings products, as well as affordable short-term credit.

Info box: The Cost of Disability

Disability is associated with higher living costs as well as lower income. Many persons with disabilities incur additional expenses related to assistive devices, healthcare, medication, personal assistance, transportation, and accessible housing or technology¹⁶. These costs are rarely fully covered by social protection schemes, where these exist. As a result, households that include persons with disabilities may experience greater financial stress, even when income levels appear comparable to those without disabilities.

- **Insurance and risk protection:** Persons with disabilities are often exposed to higher risks of health emergencies and loss of income, are more vulnerable to disasters, and face particular risks such as damage to assistive devices. Yet they are frequently excluded from insurance markets, or offered products that are unaffordable or poorly adapted to their needs. Equitable access to inclusive health-, life-, and micro-insurance products plays an important role in enhancing financial resilience and independence for persons with disabilities.
- **Exploitation and abuse:** Persons with disabilities of all ages and genders experience higher rates of physical, sexual and emotional abuse, with women and girls with disabilities particularly at risk¹⁷. This heightened vulnerability arises from social isolation, communication barriers, and dependency on caregivers or family members which creates power imbalances. Unequal power dynamics and inadequate safeguarding mechanisms can also make persons with disabilities vulnerable to abuse or harassment in the workplace, or in interactions with FSP staff.

16 Mitra, S., et al, (2017) ‘[The hidden extra costs of living with a disability](#)’, The Conversation, 26 July 2017

17 UNICEF (2025), ‘[Global Disability Inclusion Report Accelerating Disability Inclusion in a Changing and Diverse World](#)’

- **Financial abuse, fraud and exploitation:** Persons with disabilities may face increased risks of financial abuse, fraud or exploitation, particularly when they are forced to rely on third parties to access or manage their finances due to inaccessible or discriminatory financial systems. This dependence can reduce privacy, limit decision-making power, and increase exposure to undue influence, coercion, or misuse of funds.
- **Gender-based violence (GBV):** Women with disabilities face a higher risk of GBV, a vulnerability that is further exacerbated in situations of crisis, conflict, or displacement. FSPs that work with populations at high risk of GBV should take proactive steps to ensure women with disabilities are fully included in their interventions. This includes identifying, understanding, and responding to their specific risks and needs, and ensuring that services are accessible, safe, and appropriate.
- **Climate-change impacts and emergencies:** Persons with disabilities are particularly vulnerable to the impacts of climate-change. They also experience greater risk during disasters and emergencies, as they may be unable to access critical information, move away from danger, or access support services. In many cases, their needs are not considered in disaster risk management and emergency plans, and they are often overlooked during responses¹⁸. FSPs should identify and respond to the specific risks faced by persons with disabilities when creating organizational contingency plans, and when designing products and services to help clients to mitigate climate-related impacts.

3.4 Legal and policy frameworks

3.4.1 The UN Convention on the Rights of Persons with Disabilities (UNCRPD)

The UNCRPD is the cornerstone of the international disability rights framework, and shapes how disability rights are interpreted, implemented, monitored, and enforced across different international, regional and national instruments.

193 countries have ratified or acceded to the UNCRPD since its adoption in 2006, obligating them to adopt and enforce laws and policies to protect, promote and fulfil the rights of persons with disabilities.

Info box: Why the UNCRPD Matters

- **It recognizes persons with disabilities as rights-holders:** Persons with disabilities have the right to make decisions about their own lives, and are recognized as equal before the law.
- **It establishes a global standard,** centered in a social and rights-based model.
- **It defines universal principles** that underpin disability inclusion, including accessibility, Universal Design, and reasonable accommodation.
- **It recognizes responsibilities of both public and private sector actors** to identify and remove social and environmental barriers to enable persons with disabilities to access their rights.
- **It guides practice,** providing a normative framework for disability-inclusive policies, standards, and service design.

18 Lewis, D. and Ballard, K., '[Disability and Climate Change: Understanding vulnerability and building resilience in a changing world](#)', CBM

Several articles of the UNCRPD are of particular relevance to FSPs, both as service providers and as employers:

- **Article 5: Equality and non-discrimination:** prohibits all discrimination on the basis of disability, and requires provision of reasonable accommodation.
- **Article 9: Accessibility:** requires measures to ensure accessibility of physical environments, information, communications and services, including those provided by private sector entities.
- **Article 12: Equal Recognition Before the Law:** affirms that persons with disabilities have legal capacity on an equal basis with others; the right to exercise that capacity, including by controlling their own financial affairs; and the right to receive the support they require to exercise their legal capacity.
- **Article 21: Freedom of Expression and Access to Information:** requires measures to ensure private entities offering services to the public, including through the internet, provide information and services in accessible formats.
- **Article 27: Work and employment:** affirms the right of persons with disabilities to work on an equal basis with others, and prohibits discrimination across the employment journey including recruitment, career development, working conditions, and termination. Requires the provision of reasonable accommodation in the workplace, equal access to labor and trade union rights, and fair working conditions.

While international instruments establish universal principles, regional frameworks adapt and contextualize these, and national laws translate them into binding obligations, standards, and enforcement mechanisms.

3.4.2 Regional frameworks

Regional human rights instruments and laws provide additional avenues for protection and accountability adapted to specific cultural and legal contexts, and strengthen enforcement and monitoring.

Examples of key regional frameworks and laws include:

- [The African Disability Rights Protocol \(2018\)](#), adopted by the African Union as a protocol to the 1981 African Charter on Human People's Rights. It complements and reinforces the UNCRPD while addressing region-specific issues, including the impact of armed conflict, forced displacement, and harmful practices.
- [The European Accessibility Act \(EAA\) \(2019\)](#) represents a major regulatory step toward practical inclusion, harmonizing accessibility requirements across EU Member States in alignment with the UNCRPD, with effect from June 2025. It establishes mandatory accessibility requirements and enforcement mechanisms that cover key products and services, both physical and online. These include ATMs, banking and payment services, as well as computers and smartphones, ticketing and check-in machines, transport services, e-books, e-commerce, and audiovisual and telephony services.
- [The Inter-American Convention On The Elimination Of All Forms of Discrimination Against Persons with Disabilities \(1999\)](#) obliges States parties to take measures to prevent and eliminate all forms of discrimination against persons with disabilities and to promote their full integration in all areas of life.

- The [Incheon Strategy to “Make the Right Real” for persons with disabilities](#), launched by UNESCAP in 2012, with implementation through the **Asian and Pacific Decades of Persons with Disabilities 2013–2022 and 2023-2032**. The Incheon Strategy provides a regional policy framework with 10 goals and 27 targets, setting measurable objectives on poverty reduction, employment, accessibility, and social protection, and supporting the practical implementation of disability inclusion across the region.

3.4.3 National frameworks

Since the 1990s, most countries have implemented disability-related civil rights and anti-discrimination laws, reflecting a shift from welfare-based approaches toward equality through social and rights-based frameworks. This evolution has been driven by the influence of the UNCRPD as well as disability rights movements and activism led by persons with disabilities and OPDs. This UN website provides links to [disability laws and acts by country/area](#).

Most countries’ laws **prohibit discrimination** on the basis of protected characteristics, including disability, and emphasize equality of access and opportunity. Many include enforceable obligations related to accessibility, reasonable accommodation, and equal access for persons with disabilities to employment and education, service provision and consumer protection.

National laws on **non-discrimination and equal access to employment**, including provision of **reasonable accommodation** in the workplace, generally apply to both public and private sector employers, including FSPs. Some countries have also introduced **employment quotas** requiring public and private entities above a certain size to employ persons with disabilities as a minimum proportion of their total workforce, though their enforcement in practice varies.

Non-discrimination and equality laws typically also cover **equal access to facilities and services**. Many countries have implemented laws on **accessibility of buildings** that apply to all buildings open to the public, and enforceable **standards** for the design and construction of new buildings. Increasingly, national governments are implementing laws on **accessibility of digital services**, usually linked to international standards for web accessibility. The World Wide Web Consortium (W3C) provides a list of national [web accessibility laws and policies](#).

In many countries, these legal requirements apply to **all organizations providing facilities and services to the public**, including both public and private sector entities. In some cases, there are also domain-specific laws that apply to **particular sectors**, such as transport, ICT, and banking and financial services.

3.4.4 Financial sector frameworks

Governments, central banks and regulators play an important role in creating national legal, policy, and regulatory frameworks for financial services. Historically, there have been limited measures for disability inclusion within national financial inclusion strategies or financial sector regulations. However, as the global financial inclusion agenda has increasingly focused on reaching the most marginalized populations, there is a growing recognition of the need for disability-inclusive financial systems.

A number of central banks and regulators have implemented **regulatory frameworks** requiring FSPs to implement specific measures that facilitate persons with disabilities' access to their products and services (see examples in the information box below). Financial sector regulatory bodies and industry associations also publish **guidance and standards for FSPs** to help them interpret and implement national laws on accessibility and disability inclusion in the financial services context.

Info box: Examples of Disability-Inclusive Financial Regulation

- **Ghana:** In 2025, the Bank of Ghana issued the **Financial Inclusion for Persons with Disabilities (FIPD) Directive**, mandating financial institutions to provide equitable, accessible, and non-discriminatory services for persons with disabilities. The Directive requires the adoption of disability-inclusive policies, staff training, accessible digital platforms, and physically accessible service points, with enforcement measures and penalties for non-compliance to ensure effective implementation.
- **Egypt:** the Central Bank of Egypt (CBE) has made the financial inclusion of persons with disabilities a strategic priority under the **National Financial Inclusion Strategy (2022)** and **Egypt Vision 2030**. The CBE's framework addresses accessibility across physical infrastructure, digital channels, products, and customer service, supported by structured monitoring and reporting mechanisms. For example, banks are mandated to establish "digital corners" within branches, equipped with communication tools that provide direct access to customer service staff trained in sign language. Egypt has also introduced bank cards with embossed numbers to improve usability for clients with visual impairments.
- **Pakistan:** The State Bank of Pakistan's Policy on the Financial Inclusion of Persons with Disabilities (2021) introduced comprehensive measures to improve the accessibility of banking services, and promote employment of persons with disabilities in the financial sector. It requires banks to install ramps at branches and ATMs, make key documents available in braille, provide sign language interpretation, and ensure accessibility of online / mobile services. It also specifies quotas for employment of persons with disabilities, with a minimum of 25% of these to be filled by women with disabilities.

Source: Alliance for Financial Inclusion (2023), '[Financial Inclusion for Persons with Disabilities](#)'.

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