

Disability Inclusion Guide for Financial Services Providers (FSPs)

CHAPTER 4: Disability Inclusion Practices for FSPs



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TABLE OF CONTENTS

ACKNOWLEDGEMENTS	4
ACRONYMS AND ABBREVIATIONS	5
CHAPTER 4: DISABILITY INCLUSION PRACTICES FOR FSPs	7
4.1 Strategy and Culture	7
4.1.1 Strategy and goals	7
4.1.2 Leadership commitment	8
4.1.3 Staff engagement, awareness, and training	10
4.2 Management frameworks	12
4.2.1 Planning and performance management systems	12
4.2.2 Policies and procedures	13
4.2.3 Data and MIS	15
4.3 Accessibility	19
4.3.1 Physical accessibility	20
4.3.2 Digital accessibility	22
4.3.3 Accessible information and communication formats	25
4.4 Inclusive products and services	27
4.4.1 Inclusive design processes	28
4.4.2 Inclusive products	30
4.4.3 Inclusive service delivery	34
4.4.4 Inclusive outreach	35
4.4.5 Client trainings and capacity building	36

4.5 Client protection	39
4.5.1 Transparency, fair treatment and safeguarding	39
4.5.2 Loan decisioning and approval processes	41
4.5.3 Equitable access and risk mitigation	42
4.5.4 Identification, authorization, and verification	44
4.6 Inclusive employment	45
4.6.1 Recruitment and onboarding	45
4.6.2 HR management and development	47
4.6.3 Workplace health and safety	50
4.7 Partnerships	52
4.7.1 Partnerships with organizations of persons with disabilities (OPDs)	52
4.7.2 Other partnerships and networks	55

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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 4: DISABILITY INCLUSION PRACTICES FOR FSPs

This chapter gives practical guidance for FSPs to apply the core principles of disability inclusion across all areas of their operations, aligned to their social mission and business strategy. It provides a toolkit for each of the **seven building blocks of disability inclusion for FSPs**, with an overview of disability inclusion practices, key actions for implementation, and links to more detailed resources, case studies and examples.

4.1 Strategy and Culture

4.1.1 Strategy and goals

Equitable inclusion of persons with disabilities, as well as other excluded groups, is an integral part of social performance, supporting a more just and inclusive society.

Persons with disabilities are represented in **every population demographic and sub-group**, and are often amongst the most marginalized members within these groups. Disability inclusion is therefore a **cross-cutting priority within social strategy**, even for FSPs that do not specifically identify persons with disabilities as a target client segment. The disability inclusion goals that you adopt may reflect different levels of focus, consistent with your overall strategy:

1. All FSPs should aim to fulfill **non-discrimination, fair treatment** and **“do-no-harm”** principles, and **comply with legal requirements** where applicable, by:
 - **Preventing exclusion or discrimination** against persons with disabilities, both as clients and as employees;
 - Ensuring **fair and respectful treatment** of clients and employees with disabilities;
 - Mitigating **risks associated with use of their products and services** by persons with disabilities;
2. To align with human rights and social inclusion principles, you should aim to provide **equal access and opportunities** for persons with disabilities as clients and employees, by:
 - Ensuring persons with disabilities can **access and use your products and services** on an equal basis with others;
 - Creating an **accessible and inclusive workplace**, and providing **reasonable accommodations** to enable persons with disabilities to participate on an equal basis.
3. If disability inclusion is a core element of your strategy, you may adopt disability inclusion goals that go beyond non-discrimination and equal access, by:
 - Providing products and services that **deliver specific outcomes for persons with disabilities** by addressing their needs and vulnerabilities, such as:
 - Empowering persons with disabilities and their caregivers to **overcome barriers to economic participation**;

- Enhancing their **financial autonomy, capabilities and wellbeing**;
- **Reducing their vulnerability** to health shocks or adverse climate-related impacts.
- **Actively promoting recruitment and employment** of persons with disabilities.
- **Mainstreaming disability inclusion** throughout your organizational culture.

After establishing your disability inclusion goals, define **measurable indicators and targets**, and track progress towards these. As a start point, **collect data** on disability status (see **section 4.2.3**) to track the **number and proportion of active clients with disabilities**, and the **number and proportion of employees with disabilities**, as high-level indicators of inclusion.

Use **disability-disaggregated data analysis** to track the same **outcome indicators** for clients with disabilities as for other clients within your target segments, aiming to ensure they achieve the same benefits from using your products and services. In addition, establish indicators for any specific outcomes you aim to achieve for clients with disabilities.

Action points:

- **Discuss at board and leadership level** how inclusion of persons with disabilities contributes to your overall mission.
- **Agree and commit to organizational goals for disability inclusion**, and communicate these externally, e.g. on your website and in annual reports.
- **Formulate strategies** to achieve these goals, and establish appropriate **indicators and targets** to measure and monitor progress and outcomes.
- Integrate these within **existing social performance management and reporting frameworks**.
- **Include performance on disability inclusion goals in annual reports**, including the number and proportion of active clients and employees with disabilities, and actions taken to eliminate discrimination, improve accessibility and remove access barriers.

4.1.2 Leadership commitment

The commitment of top leadership is essential to build a culture where disability inclusion is embedded as an integral component of your operations. Adopting and publicizing disability inclusion goals makes a strong statement of intent, but this may remain merely tokenistic unless the interests and perspectives of persons with disabilities are **recognized and prioritized at board level**.

The board should ensure the FSP's disability goals are reflected in strategic plans and monitor progress towards these, use relevant **disability-related data** as an input to strategic decision-making, and **allocate adequate resources** to strengthen organizational capacities for disability inclusion.

All board members should receive training on disability rights and the core principles of disability inclusion, and how these relate to their role in delivering the FSP's social mission. The board members should also seek to build their **experience of disability inclusion** through working directly with persons with disabilities and **partnering with organizations of persons with disabilities (OPDs)**.

Following the principle of “Nothing about us, without us” requires **representation by persons with disabilities** in decision-making roles. Building partnerships with OPDs helps the board to understand the perspectives of persons with disabilities as an **input to strategic decision-making**, although it does not constitute representation. In the longer-term, you can introduce proactive measures to promote representation of persons with disabilities within the board membership, to reflect the diversity of the communities you serve. This is particularly important for financial institutions with a strategic focus on disability inclusion.

Action points:

- Provide relevant **disability inclusion training** for all board members, including on the UNCRPD and relevant international, regional and national frameworks.
- Appoint a **‘disability champion’** at board or leadership team level to actively promote the FSP’s commitment to disability inclusion, both internally and externally.
- Build **partnerships with OPDs** to include perspectives of persons with disabilities in board decision-making.
- Set **key performance indicators (KPIs)** for the leadership team linked to the achievement of disability inclusion goals.
- Include relevant **information related to disability inclusion in board reporting**, including:
 - number of active clients with disabilities, and disaggregated client satisfaction and outcome data;
 - number of employees with disabilities, and data on turnover, pay and employee satisfaction by disability status, gender and seniority;
 - progress against disability inclusion goals and objectives.
- **Allocate financial and human resources** to build organizational capacities for disability inclusion, such as investments in accessibility improvements and staff training.
- In the longer-term, take steps to **increase experience of disability inclusion** and **representation of persons with disabilities** within the board by:
 - seeking candidates for board positions who have professional experience in disability inclusion and / or lived experience of disability;
 - ensuring inclusive recruitment processes for board positions (see **section 4.6.1**).

4.1.3 Staff engagement, awareness, and training

Successful implementation of disability inclusion strategies depends on the **commitment of all staff** and their **capacity to understand and apply** inclusive policies, systems and processes in practice.

Attitudinal barriers are amongst the greatest challenges to inclusion of persons with disabilities. As in society at large, FSP staff may hold misconceptions about the capabilities of persons with disabilities, including assumptions about their ability to work, manage their finances independently, or repay credit. These perceptions can directly influence decision-making and interactions, with negative impacts for clients and colleagues with disabilities.

Building staff awareness and engagement in disability inclusion is essential to **transition from negative attitudes to inclusive behaviors**. Training plays a critical role in building **understanding about disability as a human rights and social issue**, as well as equipping staff with **practical and technical skills** needed to apply inclusive practices in their day-to-day work.

A **comprehensive approach** combines disability awareness and inclusion training for all staff with function- and role-specific technical training, to ensure that responsibilities are matched with appropriate knowledge and skills.

1. **Disability awareness and inclusion training (all staff):** Basic disability awareness and inclusion training should be designed to support a culture of non-discrimination, respect, and accountability amongst all employees, regardless of function or seniority. The objective is to:
 - Build a shared understanding of disability as a human rights and inclusion issue
 - Address stereotypes, stigma, and unconscious bias.
 - Promote respectful attitudes, disability etiquette, and inclusive behaviors.
 - Clarify institutional commitments, policies, and expectations related to disability inclusion.
2. **Role-specific and technical training:** In addition, targeted training is required for staff whose roles directly influence accessibility, service delivery, employment policy and line management, covering key topic areas as shown below:
 - **Human Resources (HR) staff:** reasonable accommodation, unconscious bias, inclusive recruitment, job adaptation, return-to-work processes (including for persons who have acquired disabilities during their employment), inclusive performance management, prevention of exploitation, abuse and harassment (**section 4.6**).
 - **Frontline and customer-facing staff:** disability etiquette, communicating with and assisting clients with different types of impairments (**section 2.3.5**), providing and communicating information in accessible formats, applying, and responding appropriately to requests for support or accommodations, client protection and safeguarding considerations (**section 4.5**).
 - **IT, digital, and design teams:** digital accessibility standards, including the Web Content Accessibility Guidelines (WCAG), accessible authentication methods, and Universal Design principles applied to user experience design (**section 4.3.2**).

- **Facilities and administrative staff:** physical accessibility of premises, including accessible infrastructure, layouts, signage, emergency procedures, maintenance of accessible infrastructure, and accessibility audits (**section 4.3.1**).
- **Staff involved in data and reporting:** disability data collection, including ethical considerations, voluntary disclosure of disability status, confidentiality, and the use of disability-disaggregated data for analysis, monitoring and learning (**section 4.2.3**).
- **Staff involved in workplace health and safety (WHS) and emergency planning:** disability-inclusive risk assessment and mitigation, and accessible emergency and evacuation procedures (**section 4.6.3**).
- **Line managers:** inclusive recruitment, unconscious bias, reasonable accommodation, and inclusive performance management (**section 4.6**).

Action Points:

- After piloting, integrate **basic disability inclusion and awareness training** into mandatory onboarding and refresher training for all employees.
- Over the longer-term, use **structured implementation approaches** to embed staff training and capacity-building, by:
 - Adopting clear **internal policies and guidelines** defining training requirements and responsibilities.
 - Developing **structured training plans** linked to job roles, induction processes, and continuous professional development.
 - **Combining training formats**, including training of trainers (ToT) to build internal capacity, e-learning modules to reach staff across branches and locations, and in-person workshops whenever possible focused on practical application.
- **Leverage external training resources** (see examples in the resources list below), and **liaise with OPDs, disability support organizations and disability inclusion experts** to integrate lived experience and technical expertise into training design and delivery.
- **Use interactive and practical training methods** including case studies, role plays, simulations and real-life examples to help staff apply inclusive practices in their day-to-day work.
- **Reinforcing training** with peer learning, coaching and mentoring to support staff with practical application.
- **Assess effectiveness of training** through staff feedback, post-training assessments and observation of workplace practices.

Resources:

- **Humanity & Inclusion (2020), '[Factsheet: Stereotypes, cognitive biases and discrimination](#)'**: Provides explanations of cognitive biases and discrimination, with examples.
- **Asian Development Bank (2025), '[A Guide to Disability Inclusion Training and Development](#)'**: Provides general guidance on staff training within banking organizations with different levels of disability inclusion experience, including accessibility training, role-specific training content, and targeted training for leadership and client-facing staff.
- **Opportunity International (2025), '[Inclusive Finance Accessible Training & Meeting Cheat Sheet: In-Person / Virtual Meeting or Training for Inclusive Finance](#)'**: Provides guidance on how to prepare, hold and close inclusive meetings.
- **ENTELIS (European Network for Technology Enhanced Learning in an Inclusive Society)**: Link to training material and manuals for trainers on disability rights and digital accessibility
- **Light For The World, '[A guide for supporting training capacity for disability inclusion](#)'**: Manual to support disability inclusion training, with a focus on development organizations. Section 6 includes content for introductory disability inclusion awareness.
- **Alison, [Course: 'Disability Inclusion in the Workplace'](#)**: Free online course on strategies and practices to establish an inclusive workplace.

4.2 Management frameworks

The leadership team should design and implement disability inclusion strategies, and integrate these within the FSPs management policies, frameworks, and systems, to ensure sustained and consistent implementation of good practices.

4.2.1 Planning and performance management systems

To ensure focus and accountability, your disability inclusion goals should be operationalized within your **overall operating plan**, with **clear accountabilities** and **adequate resources** for delivery, rather than being treated as a separate initiative or project.

Include SMART (Specific, Measurable, Attainable, Relevant, and Time-bound) **disability inclusion objectives and targets** in your operating plan by functional area, and put in place **mechanisms for monitoring and reporting progress** against these. Examples of potential **output indicators** for functional areas include the number of staff trained in disability inclusion, the number of accessibility audits completed, the number of branches that comply with accessibility standards, etc.

Disability inclusion objectives should be **incorporated in performance management targets** for the CEO, leadership team and management, and be assessed along with other performance criteria in formal **performance evaluations**, including those used for bonus or incentive schemes. Performance evaluations may also include assessment of inclusive behaviors.

Action points:

- Create **disability inclusion action plans** aligned to your organizational disability inclusion goals and outcome targets:
 - **Assess current practices and capabilities** to identify gaps in relation to disability inclusion, and prioritize key areas for action.
 - **Establish objectives** for disability inclusion at organizational level in the medium- and short-term.
- **Assign responsibility** to functional heads to create **detailed action plans** to achieve these objectives, and identify resource requirements (human resources and funding).
- As part of the annual planning cycle, establish SMART objectives, indicators and targets for disability inclusion and incorporate these within the **operating plans** by functional area.
- Include resources for implementation in **functional budgets and staffing plans**.
- Integrate disability inclusion objectives and targets within **existing performance management frameworks**, including **performance evaluation systems** for the leadership team, functional heads, operational managers and branch managers.
- Establish processes for **data collection and reporting** to track progress against targets for disability inclusion (see **section 4.2.3**).

Case study:

- **Fundación Paraguaya** has progressively integrated disability inclusion throughout its operations over more than a decade. Targets for loan disbursement to persons with disabilities and other specific segments are set at branch level. These are tracked through its organization-wide One Page Project Management (OPPM) system, and included in bonus plans for every manager, including the executive team and CEO. (Source: **Barrier-Free Finance initiative (2025)**, [‘From pilot to mainstream: Fundación Paraguaya’s journey to serve people with disabilities \(PWD\) \(2012– 2025\)’](#))

4.2.2 Policies and procedures

As an essential good practice, FSPs should establish a **non-discrimination policy** that applies to the board, leadership, and all staff, contractors, and agents, and covers all organizational activities. This may be implemented either as a stand-alone policy or as part of a wider **diversity, equity, and inclusion (DEI)** or **gender equality, disability and social inclusion (GEDSI)** policy.

The non-discrimination policy should prohibit:

- all forms of discrimination on the basis of all **protected categories**, including both **direct and indirect discrimination** (see **section 2.3.7**), and
- discrimination against persons with disabilities by **denial of reasonable accommodations**.

In addition, you should **remove any policies** that restrict the right of persons with disabilities to access your products and services on an equal basis with others, for instance:

- **eligibility criteria with explicit exclusions** based on types of impairments or medical conditions.
- **requirements for persons with disabilities to appoint a third party** as joint account-holder, or to make decisions or transactions on their behalf.

While such policies are often framed as client protection measures, they discriminate against persons with disabilities by denying their **legal capacity and their right to control their own financial affairs**, as articulated in the UNCRPD (see **section 3.2.2**).

As you progressively implement disability inclusion strategies, establish **policies, procedures, protocols and standards** for accessibility and inclusion related to specific operational areas (such as staff training, premises management, procurement, IT systems development, data collection, product development, client protection, risk management, etc.), as outlined in the relevant sections of this chapter.

Action points:

- Establish a non-discrimination policy, or update your existing policy, to explicitly **prohibit discrimination** against persons with disabilities, including by **denial or reasonable accommodations**.
- Consult with **OPDs and / or disability support organizations** and seek feedback from **clients and employees with disabilities** to identify policy barriers.
- Identify **key policies** concerning relations with clients and employees, for example:
 - Code of Conduct
 - HR policy and procedures
 - Client protection policy
 - Client servicing policies and procedures
 - Credit policy (including eligibility and credit assessment criteria)
 - Communication (ICT) policy
 - Data collection policies
- Carry out a **review of these policies** and:
 - ensure they are aligned to the non-discrimination policy.
 - remove any provisions that directly exclude or discriminate against persons with different types of impairments.
 - amend any provisions that disproportionately disadvantage persons with different types of impairments.
 - include clear procedures for providing reasonable accommodation.
- Progressively **update policy and procedure frameworks** to operationalize accessibility standards and disability inclusion practices.

Resources:

- Humanity & Inclusion (2020), '[Factsheet: Disability Policy](#)': Tips and guidance for creating organizational disability policy framework.
- **Workable**, '[Anti-discrimination policy](#)', A simple template and guidance notes as a start point for companies to develop a non-discrimination policy.
- **ILO (2016)**, '[Promoting Diversity and Inclusion through Workplace Adjustments: a Practical Guide](#)': Includes an example policy on reasonable accommodation in the workplace, as well as practical guidance for providing accommodations.

4.2.3 Data and MIS

Collecting and analyzing disability-disaggregated data for both **clients and employees** are cornerstones for a successful disability inclusion strategy. Without accurate data, you will be unable to identify persons with disabilities you serve and collaborate with, understand their needs, recognize exclusion, design effective interventions, or monitor inclusion outcomes. As legal, regulatory and ESG frameworks evolve, collection and reporting of disability data will increasingly be required for compliance purposes.

A disability-inclusive approach requires the **collection, analysis, reporting, and monitoring** of information on the disability status of both **clients and employees**, embedded within existing Management Information Systems (MIS).

Client data:

- Collecting and integrating **disability-disaggregated data within your MIS** and/or **Client Relationship Management (CRM)** systems enables you to analyze the proportion of persons with disabilities within your client base, and understand their behaviors and usage of products and services, to inform disability inclusion strategies and monitor their impact.
- Collecting data on disability status when carrying out **market research and client surveys** helps you to identify specific needs and barriers faced by clients with disabilities, and identify ways to serve them better.
- Understanding the number of persons with disabilities in your client base and in the communities you serve provides an **evidence base for investment** in measures for accessibility and inclusion, both internally and in proposals to external funders.

Employee data:

- Collecting and analyzing **employee data disaggregated by disability status** enables you to analyze the proportion of employees with disabilities in your workforce by role-level, and key metrics such as employee satisfaction, turnover, and remuneration for employees with disabilities.
- This provides valuable information to identify and address **potential areas of inequality** in HR policies and practices, and take steps to address these.

The method chosen to **collect disability-related data** will impact both the accuracy and quality of the data collected, and the granularity of analysis that can be carried out. For instance, using a simple identification question (e.g. Do you identify as having a disability? with a Yes/No answer) enables analysis by **disability status (with/without disabilities)**. However, this does not capture the diverse nature of disability, and may lead to under-recording, as some persons with functional impairments do not identify

as a person with disabilities. To identify barriers that impact specific groups, it is recommended to **collect and disaggregate data by types of impairment**. It is also important to analyze how disability intersects with other characteristics, including gender and age, through **multi-dimensional disaggregation**.

A number of potential data collection methods are outlined below. The **Washington Group Short Set (WGSS)** is recommended as an internationally-accepted standard, which provides granular information by type of severity of functional limitations. However, alternative data collection methods that use **simplified approaches**, such as the examples listed below, may be considered more appropriate depending on your needs and objectives, and the cultural context.

Whichever method is used, the following principles should be applied when collecting disability data:

- Collect data only where it has a **clear purpose** to support inclusion;
- **Voluntary disclosure**: people should not be required to respond;
- Explain how and why the data will be used and ensure **informed consent**;
- Ensure **confidentiality and data protection**.

Info box: Tools and methods for collecting disability-related data:

1 The Washington Group Short Set (WGSS)

The Washington Group Short Set of Questions on Disability (WGSS) is a globally recognized tool designed to identify persons with disabilities in a way that is comparable across different cultural and economic contexts. The WGSS was originally designed to be used in national population censuses, and is widely used by governments for this purpose.

It assess difficulties across **six functional domains**, through a survey of six questions asking whether respondents experience **difficulty in carrying out activities**:

Seeing / Hearing / Walking or climbing stairs / Remembering or concentrating / Self-care / Communicating

For each question, it captures the **degree of difficulty** people experience in these daily activities through four response options:

no difficulty / some difficulty / a lot of difficulty / cannot do at all

Using the WGSS has a number of advantages:

- It **avoids asking about disability or impairment**, which can reduce stigma associated with these terms, and lead to increased disclosure.
- By asking about **difficulties people experience in everyday life**, staff can explain that the FSP wants to understand its clients and the issues they face, to find ways to serve them better.
- The questions are **precise and easily understood**, leading to more consistent responses.
- Data can be analyzed **by disability status** and by **type and / or severity of impairment**, providing detailed insights.
- It also facilitates **comparisons and benchmarking**.

However, it also has some **potential operational drawbacks**. Staff must be trained to administer it correctly, it requires time to ask all six questions, and the MIS needs to be able to capture data on both functional domain and severity. In addition, some questions (e.g. self-care) may be seen as sensitive in some contexts.

Some FSPs have implemented **simplified versions of the WGSS tool** to adapt to their cultural and operating context; for instance by collecting Yes / No responses for the six questions instead of the four responses on degree of difficulty, and / or by removing the question relating to self-care.

2 Self-identification:

Ask a self-identification question: **“Do you consider yourself a person with a disability?”** with response options (allowing multiple response):

No / Yes: physical / Yes: visual / Yes: Hearing / Yes: communication / Yes: remembering / concentrating / Yes: other / Prefer not to answer.

This method collects data disaggregated by types of impairment and respects voluntary disclosure considerations. It may also require less training and time to administer than the WGSS. However, the quality of data may be lower than for the WGSS, due to lack of precision in the questions, cultural interpretations, and potential stigma and fear of exclusion related to the term ‘disability’. These factors may lead to under-disclosure, and needs not being recognized.

3 Functional disability screen:

A simplified approach for basic segmentation through questions that focus on accommodation and support needs, and can be easily administered. This method is less suited for collecting data as part of a client MIS system, as it is not as precise as the WGSS and does not allow comparison to national-level data.

Example:

- i. “Do you experience any long-term difficulties that affect how you carry out daily activities?”
 - No / Some difficulty / A lot of difficulty / Cannot do at all
- ii. “Do you need any specific accommodations or support to access our services / to work?”
 - Yes / No
- iii. (Optional) “If yes, please specify the type of support needed.”
 - Mobility / Vision / Hearing / Communication / Cognitive / Other

4 Accessibility needs question:

A simple question about accommodation needs is often easier and quicker for staff and clients. While directly linked to operational considerations and support needs, it limits information and analysis by not capturing disability status. It is also likely to require free-text responses to fully capture accommodations required, and does not facilitate analysis or comparisons. It is therefore not recommended as for collecting data to populate MIS systems, but may be useful when registering participants for events, trainings or focus group discussions.

Example:

“Do you require any specific accommodations to interact with us comfortably (e.g., sign language, large print, step-free access, longer appointment time, etc.)?” No / Yes (please specify)

Action points:

- **Review current data collection systems** including protocols, MIS systems, and reports to assess what disability-related data is currently collected (if any), and how it is used, and identify gaps.
- **Select a data collection method** appropriate to your operating context and disability inclusion goals.
 - It is recommended to use the **WGSS questions**, or one of the other methods listed that captures **data on types of impairments**.
 - **Review the questions with OPDs** to ensure the questions are understandable and appropriate; adjust the wording if necessary.
 - **Carry out a pilot** of the data collection method to identify any further adjustments to wording or staff training before roll-out.
- **Modify existing data collection tools** (e.g. product application forms, satisfaction surveys etc.) to incorporate the disability data collection method and **integrate disability data** into data collection, MIS and reports.
- **Develop protocols** for collecting disability data from clients and employees, in consultation with OPDS and employee representatives.
- **Train staff responsible for data collection** on inclusive data collection protocols, methodologies and tools, accessible information formats, and ethical data collection principles.
- Use **multidimensional disaggregated data analysis** to identify and remove barriers to access and usage, improve products and servicing, and refine outreach strategies.

Examples:

- **KOMIDA in Indonesia** and **Opportunity Bank of Uganda (OBUL)** are leaders in gender- and disability-inclusive finance, serving 15,000 and 30,000 clients with disabilities respectively. They collect and use disability data to drive their disability inclusion strategies, with OBUL adopting the WGSS questions, and KOMIDA using a simplified version of the WGSS. They use disaggregated-data analysis to improve outreach and increase their client base, drive continuous improvements in servicing, and monitor progress towards their goals. This data has helped them to demonstrate the impact of their inclusion strategies, build the case for scaling-up, and attract new funding sources from impact investors. **Source: Opportunity International (2025), [‘Using the Washington Group Short Set \(WGSS\) in Inclusive Finance: Cheat Sheet’](#)**

Resources:

- **Opportunity International (2025), [‘Using the Washington Group Short Set \(WGSS\) in Inclusive Finance: Cheat Sheet’](#)**: Provides practical guidance and steps for FSPs to implement and use the WGSS to support disability inclusion strategies.
- **Opportunity International (2025), [‘Inclusive Finance Cheat Sheet: Applying Intersectional Data & Analysis’](#)**: This factsheet provides guidelines for using intersectional data in inclusive finance providing key actionable steps and examples.
- **Washington Group on Disability Statistics, [‘WG Short Set on Functioning \(WG-SS\)’](#)**: Introduction to the WGSS questions and link for downloading the questionnaire.
- **UNFPA, [‘A brief explainer on The Washington Group Questions on Disability’](#)**: Factsheet on the WGSS.

4.3 Accessibility

Accessibility is at the core of disability inclusion, enabling persons with disabilities to access environments, **information and** services on an equal basis with others. This section explores how FSPs can make their **physical infrastructure, digital channels, and information** accessible to persons with disabilities, while also enhancing usability for a broad range of user groups.

The resource below provides guidance on accessibility across all three of these areas. Further resources are included in each of the three sections in this chapter.

- **World Blind Union and CBM Global Disability Inclusion, K. Al Jubeh, B. Dard, Y. Zayed (2020), [‘Accessibility GO! A Guide to Action, delivering on 7 accessibility commitments’](#)**: practical guidance for a whole-of-organisation approach towards accessibility and inclusion, covering built environments, information, communications and IT systems, as well as employment and HR management.

4.3.1 Physical accessibility

To maximize inclusion, all locations used by your clients and employees should be **physically accessible** for persons with disabilities, and others such as older persons and pregnant women. Physical locations for service delivery and client interactions include branches, ATMs, and offices run by agents or partners. Employee workplaces include branches, regional offices and head office buildings.

Physical accessibility means designing buildings and facilities so that persons with disabilities can easily approach, enter, and move around the building, and use specific functions within it to achieve their intended purpose. This has particular considerations for persons with impaired mobility, wheelchair users, and persons with sensory impairments.

Many countries have implemented **technical standards** for physical accessibility of buildings open to the public, which may be enforced by laws or regulations. In addition, the International Standards Organization (ISO) has issued the technical accessibility standards '[ISO 21542: Building Construction – Accessibility and Useability of the Built Environment](#)'. Some countries also have specific physical accessibility standards related to the financial services sector (e.g. for accessibility of ATMs).

These standards can be used to compile **accessibility checklists** specifying detailed physical accessibility requirements, in order to create specifications for new premises, and carry out **accessibility audits or assessments** of existing locations (see information box below).

Info box: Physical accessibility audits and assessments

Physical accessibility audits are carried out to **identify barriers** that persons with disabilities may face when accessing workplaces, branch offices, service areas, or ATMs, and **identify practical improvements** to make these more accessible to users. **Technical accessibility audits** assess compliance with formal accessibility standards and may require specialist expertise. Simplified **accessibility assessments** can be conducted by trained FSP staff using practical checklists to evaluate how accessible the building is in everyday use.

These assessments involve a **structured walkthrough** of the premises to document barriers and propose improvements. They are most effective when conducted as a **participatory exercise** involving branch staff, facilities managers, and persons with disabilities, whose lived experience helps identify barriers that may otherwise be overlooked. **Partnering with an OPD or disability organization** can help train staff and support initial assessments.

Areas typically reviewed during an assessment include:

- Approach to the building (parking, walkways, and external access routes, etc.)
- Entrances and exits
- Internal navigation (corridors, doors, stairs, lifts, etc.)
- Accessible toilets and washrooms
- Signage (directional signage, including for emergency exits and toilets)
- Client servicing facilities (counter height, queueing systems, hearing induction loops, etc.)
- ATM booths and ATM units.

Detailed **technical accessibility standards** and **simplified accessibility checklists** can be found in the resources listed in this section.

While accessibility standards for new premises can be incorporated straight away, often with little or no cost, implementing physical accessibility improvements across existing branches and offices requires a **long-term approach**. However, making even small improvements in accessibility can have significant benefits for persons with disabilities. It is recommended to start by **prioritizing simple, low-cost solutions and “quick wins”**, as noted in the action points below.

Action points:

- Find out about applicable **national accessibility laws and regulations**, or international standards where there are no national standards (see resources below).
 - Contact OPDs, disability support organizations, accessibility services providers, financial industry associations and regulators to find information about standards.
- **Provide training** on accessibility and inclusion to staff in functions responsible for premises management and maintenance, including ATM installations.
- Establish **a list of criteria for physical accessibility** of buildings and ATMs, using national or international standards where applicable, and / or the resources in this section.
- Incorporate these accessibility criteria in **protocols for the design and layout of new premises**, including ATM installations, and integrate these within criteria for **procurement processes and rental of premises**.
- Create a plan to carry out **accessibility audits or assessments of existing locations**, including office buildings, branches and ATM installations.
 - Use the accessibility criteria you have developed to create an accessibility audit / assessment form
 - Select a number of locations for initial audits / assessments.
 - Seek support from OPDs and / or specialist disability support organizations to carry out initial audits / assessments and provide guidance to FSP staff on the process.
 - Implement audits / assessments at other locations over time, with participation of OPDs and persons with disabilities.
- **Identify accessibility gaps** by location and areas (such as entrances, counters, toilets, signage etc.), and **create plans** to address these:
 - Start by implementing **“quick wins”** that can be resolved quickly and cheaply.
 - Prioritize other required modifications and **create a plan and timeline** to implement these progressively. Potential approaches include:
 - Focusing initially on **modifying a few branches or offices as a pilot**, and to create models of good practice.
 - Planning modifications linked to **schedules for branch refits or lease renewals**.
- **Track progress against plans** using indicators and targets, such as the number of accessibility audits / assessments, and adaptations implemented.
- Communicate accessibility criteria to **agents and third-party service partners**, and support them to create plans for audits / assessments and adaptations.

- As you implement accessibility improvements, **inform clients** where they can find accessible locations, e.g.
 - Communicate accessibility features of branches, ATMs and agent offices to OPDs.
 - Incorporate accessibility updates within client communications.
 - List key accessibility features in branch and ATM directories on your website.
- **Gather feedback** on an ongoing basis to monitor the impact of modifications, and identify further improvements needed:
 - From OPDs and clients with disabilities about accessibility barriers in branches.
 - From employees related to branch and office accessibility.

Resources:

- **Asian Development Bank (2025), ‘[Accessibility Audit Toolkit for Existing Bank Branches and Offices](#)’**: Physical accessibility guide and audit tool for bank branches and head offices based on ISO 21542.
- **Light for the World (2017), ‘[Resource book on disability inclusion](#)’**: The section “How to conduct an Accessibility Audit” (p47-50) provides an example of a non-technical accessibility assessment form.
- **Humanity & Inclusion (2020), ‘[Factsheet: Accessibility in the company](#)’**: Simple introduction to accessibility for employers, including practical guidance and examples of criteria for carrying out a workplace accessibility assessment.
- **Opportunity International (2025), ‘[FSP Accessibility Assessment Form](#)’**: Simple, non-technical tool for high-level accessibility assessments of FSP branches.
- **UNICEF (2022), ‘[Toolkit on Accessibility: Accessibility Assessments](#)’**, comprehensive guidance for carrying out physical assessments of buildings
- **UNICEF (2022), ‘[Toolkit on Accessibility: Accessibility Checklists](#)’**: Detailed checklists for physical accessibility assessments, to accompany the guide above.

4.3.2 Digital accessibility

Providing **digital financial services** through **websites, internet banking, digital onboarding processes, and mobile apps** is often the most effective way to improve access for all users, including persons with disabilities. Digital technologies offer **cost-effective and scalable solutions** to overcome barriers caused by the location of services and inaccessible physical infrastructure, as well as flexibility to provide information and communications in multiple and user-controlled formats.

However, digital channels and interfaces can also **create new barriers**, in particular for persons with sensory or intellectual impairments, unless they are designed for accessibility. Some common barriers encountered by persons with disabilities include:

- Inaccessible on-screen content (e.g. small fonts, low color contrast, complex language etc.).
- Downloadable documents not provided in accessible or alternative formats.

- Prompts and verification messages not provided in audible formats.
- Small or poorly labelled tick-boxes or buttons.
- Complex screen layouts and navigation.
- Complex or time-limited authentication processes.
- Distracting content (e.g. animations or pop-ups) which cannot be turned off by the user.
- Inaccessible CAPTCHAs with no alternative options.
- Navigation by mouse or touch-screen only, with no keyboard option.
- Internet and mobile banking apps are not compatible with screen readers.

Digital accessibility means designing and developing digital interfaces and content so that they work for all users. Digital accessibility is essential for persons with disabilities, but also facilitates access for other users, including older persons and persons with low literacy levels, and improves the user experience for everyone.

Some persons with disabilities use **assistive technologies** to access digital content. For instance, persons with visual impairments may use **screen readers** which convert written text into audio format, and persons with motor impairments may use devices such as **pointers** or **switches** to input data, or may use the **keyboard only** rather than a mouse or touch-screen. Digital accessibility requires ensuring that interfaces and content are compatible with assistive technologies to ensure accessibility for all of these users.

Info box: Web Content Accessibility Guidelines (WCAG)

The [Web Content Accessibility Guidelines \(WCAG\)](#) provide an internationally recognized standard for digital accessibility, developed by the World Wide Web Consortium (W3C). The current version is WCAG2.2.

It provides 13 guidelines organized around four key principles for accessible digital content:

- 1. Perceivable**- Information can be perceived by different users and presented in different ways; e.g. text alternatives for images, captions for audio, etc.
- 2. Operable** – Functionality works for all users and modes of interaction; e.g. keyboard-only navigation, speech input allowing sufficient time to complete tasks etc.
- 3. Understandable**- Information and functionality can be understood by all users; e.g. consistent navigation and labelling of controls, simple language, etc.
- 4. Robust**- Content works across different platforms and assistive devices e.g. compatibility with screen readers which read the visible information on a webpage in audio format.

Each guideline includes testable success criteria at three levels of conformance (A, AA and AAA).

Many governments and regulators have issued guidelines or regulations for digital accessibility referencing WCAG. These are usually based on conformance with **WCAG 2.1 or 2.2 at Level AA**.

It is usually much cheaper and easier to **build in digital accessibility from the start** when designing or upgrading digital channels and content, rather than applying fixes later. For existing digital channels, carry out an **accessibility audit or assessment** to identify and prioritize gaps, and create a plan to address these over time.

While carrying out a technical digital accessibility audit requires specialist expertise, there are also simple tools that can be used to identify and fix some of the more common accessibility issues (see resources list below). Many website hosting and development platforms also provide **built-in accessibility checkers**.

It is important to note that technical assessments cannot fully determine whether digital content is accessible to users in practice, or evaluate the overall user experience. When designing, developing, and updating digital channels, engage with OPDs to enable the **active participation of persons with disabilities** throughout the process, including **user-testing** with persons with different types of impairments in addition to technical assessments.

Action points:

- Find out about any applicable **national regulations or guidelines** for digital accessibility.
- Provide **job-specific training to key staff**:
 - on accessibility and WCAG standards for **IT staff** (developers, project managers).
 - on accessibility and inclusive communication for **content authors**.
- Appoint an '**accessibility champion**' in the IT team and support them to build knowledge of WCAG standards, keep up to date with developments, and train other team members.
- Incorporate WCAG standards into **policies and processes for designing, developing and updating digital channels**, and specify requirements to any outsourced developers.
- Carry out **accessibility audit or assessments** of existing digital channels, including testing and feedback by persons with different impairments, and identify gaps.
 - The resources list below includes a range of tools that can be used for accessibility assessments, including free resources for simple assessments by non-technical users.
- Engage with **OPDs and organizations with specialist expertise** to help prioritize actions to address gaps.
- Create a **time-scaled plan** and **allocate budget and resources** to implement accessibility improvements, prioritizing:
 - straightforward, low-cost fixes and “quick wins”;
 - changes with greatest impact for clients.
- **Track progress** on the extent of compliance with WCAG, and activity indicators such as the number of accessibility audits completed.
- Engage **persons with different impairments to carry out user-testing** of new or updated digital channels.
- **Provide information** on your website and digital channels on accessibility features and how to use them.

- **Provide accessible feedback channels** in websites and mobile apps, seek feedback from clients on the accessibility of your digital channels, and use this to drive continuous improvements.
- Consider creating an **accessibility statement** for the organization to demonstrate commitment to accessibility and disability inclusion (see resources section below).

Resources:

- W3C, '[Web Content Accessibility Guidelines \(WCAG\)](#)': Detailed information on WCAG principles, guidelines and success criteria; technical guidance for developers, non-technical guidance and training materials.
- W3C, '[Easy Checks — A First Review of Web Accessibility](#)': Simple checks that can be carried out by non-technical users
- W3C, '[Website Accessibility Conformance Evaluation Methodology \(WCAG-EM\)](#)': Provides a structured approach to help evaluate websites for accessibility.
- W3C, '[Tips for Getting Started](#)': Practical considerations for designing, writing, and developing accessible web content.
- W3C, '[Developing an Accessibility Statement](#)': A step by step process for creating an accessibility statement.
- W3C, '[Web Accessibility Evaluation Tools List](#)': Links to accessibility assessment tools from W3C and other suppliers (some free), and guidance for selecting evaluation tools.
- UserWay [Website Accessibility Tools](#) offers a free, simple website accessibility checker, and subscription options for accessibility assessment and fixes based on WCAG standards.
- W3C, '[Curricula on Web Accessibility](#)', free resources to help organizations create learning modules and courses on digital accessibility.
- EdX, '[W3Cx: Introduction to Web Accessibility](#)', self-paced training course with completion certificate, based on the W3C curricula, suitable for both technical and non-technical users.

4.3.3 Accessible information and communication formats

Persons with sensory or intellectual impairments or psychosocial disabilities may have difficulty in perceiving or understanding information in some formats, including visual (e.g. text and images) and / or auditory (e.g. speech, audible signals). Key information for clients and employees should therefore be presented in a **range of accessible and alternative formats** to ensure it is accessible to all users.

Printed materials (e.g. documents, contracts, handouts, leaflets, brochures and posters) and **electronic documents** (sent by email or embedded in websites). can be made more accessible for users with visual and intellectual impairments by following **accessibility guidelines** provided in the resources listed below, and using the **built-in accessibility checkers** in many software packages.

Key areas include:

- **Color:** Ensure a high contrast between text and background colors. Do not use color alone to convey information.
- **Fonts:** Use standard, sans-serif fonts of at least 11 points for body text, and use bold for emphasis rather than italic or underlining.
- **Alignment and spacing:** Use left-aligned rather than justified text, and adequate space between lines of text.
- **Content:** Use short sentences and simple language. Avoid jargon, and provide definitions for technical terms.
- **Screen reader compatibility:** Use built-in **header structures** (Header 1, header 2 etc.) and **numbered or bulleted lists** to show content structure. Add **alternative text (alt-text)**, to pictures, graphics, charts etc. to describe their content and function. Use meaningful text for **embedded links** (e.g. “visit the website” instead of “click here”).

In addition, offer key information in a **range of alternative formats** that are accessible for persons with different impairments, such as:

- **Large print:** versions of documents designed for persons with visual impairments using larger font sizes.
- **Plain language:** documents written so that they can be easily understood by the intended audience, using clear, simple language, avoiding unnecessary jargon and complex sentence structures.
- **Easy read:** an accessible format for documents, designed with and for persons with intellectual impairments. It uses only simple words and very short sentences, often combined with pictures or icons, and clear design formats.
- **Picture books:** may be used as an alternative to written instructions to show steps involved in transactions and processes, for instance for persons with intellectual impairments.
- **Braille:** a system of tactile written language used by persons with visual impairments, which uses patterns of raised dots to represent characters.
- **Sign languages:** natural languages that use signs and gestures for communication, which have evolved in different Deaf communities, and vary between countries and regions.
- **Audio formats:** audio recordings accompanied by written transcripts.
- **Video formats:** videos should include on-screen captions and sign language interpretation, with written transcripts provided, so that they are accessible for different users.

Action points:

- Develop **protocols for accessible print and electronic documents**, and provide **guidelines and checklists** to help staff to use these. Use the resources in this section as a start point.
- Contact OPDs to find out about the **communication needs and preferences of persons with disabilities** in target communities, to prioritize accessibility strategies:
 - For example, find out if persons with visual impairments commonly use braille / screen readers, or identify the form of sign language used by persons with hearing impairments.
- Provide key information for clients and employees in a **range of accessible formats**.
 - **Use plain language wherever possible** for documents provided to clients, and create plain language versions of complex documents such as product contracts.
 - Use **built in accessibility features** in document creation software applications such as Microsoft Word / PowerPoint, Adobe Acrobat and Canva.
 - Contact **OPDs and disability support organizations** to find **providers of services** such as sign-language interpretation, braille / Easy Read document production.
- Communicate protocols for accessible information formats **to agents and third-party client service providers**, and support them to implement these.

Resources:

- **EU Bridging the Gap, '[Inclusive and accessible communication guidelines](#)'**: Practical tips on communicating with persons with different types of impairments; instructions to make accessible documents, videos and other communication products and accessibility features of major platforms, plus holding inclusive meetings and events.
- **UN (2022), '[Disability-Inclusive Communications Guidelines](#)'**, Guidelines on inclusive language and creating inclusive content; guidance and checklists for creating accessible online content, videos, emails, documents and spreadsheets, and accessible meetings.
- **WebAIM, '[Contrast Checker](#)'**: free online tool to check test / background color contrast.
- **UK Association for Accessible Formats (UKAAF), '[A guide to producing Easy Read documents](#)'**: Guidelines for organizations to produce information and documents in Easy Read

4.4 Inclusive products and services

This section focuses on inclusion of clients with disabilities in product and service delivery. This includes developing products and services that are accessible and appropriate to their needs, providing flexible servicing options, conducting targeted outreach, and including persons with disabilities in client training and capability-building activities.

4.4.1 Inclusive design processes

The aim of inclusive design processes is to ensure that products, services, and channels are both **accessible and appropriate for all users**, including persons with disabilities. Use inclusive design approaches when developing new products, services, and delivery channels, and when making significant amendments or upgrades.

Key components of disability-inclusive design processes are:

- using **disability-disaggregated data** to inform the design process;
- implementing **inclusive research methodologies**;
- enabling **active participation of persons with disabilities** in all stages;
- applying Universal Design principles to ensure usability by a diverse range of users.

The first step in the inclusive design process is **collecting and analyzing data disaggregated by age, gender and disability** to understand the needs of different groups within the target population (see **section 4.2.3**). This includes analysis of **existing client data**, including product usage and behaviors, satisfaction surveys and exit interviews, and **carrying out qualitative and / or quantitative research**.

All **client research modalities** should be designed to be **inclusive of persons with disabilities** within the targeted communities. Collaborate with OPDs to ensure research methodologies (including outreach, sampling, data collection) are **accessible** and enable **fair representation and participation** of men and women with different types of impairments.

Participatory research methods, where FSP staff and community members collaborate together to define needs and co-design solutions, can be used to deepen engagement with persons with disabilities, and support a **strengths-based approach** recognizing their agency and capabilities.

Consultation with persons with disabilities is critical to identify and address barriers or risks that may not be apparent to design teams. Hold consultations **early in the design phase** to provide scope for users to contribute to decisions, with subsequent engagements to validate assumptions and refine prototypes. To ensure consultations are meaningful, rather than a tokenistic exercise, requires intentional planning to **create accessible, supportive environments** that enable persons with disabilities to contribute fully (see information box below).

Info box: Consultations with persons with disabilities

- **Recognize persons with disabilities as experts in disability inclusion:** Compensate OPDs and participants for their time and expertise. Let them know you want to understand their perspective, and value their opinions.
- **Seek diverse representation:** Partner with OPDs to co-design the consultation and support outreach to persons of different genders and age groups, with different types of impairments. Consider how you can include groups that are often underrepresented, such as persons who are deaf or deafblind, and those with cognitive or speech impairments, or psychosocial disabilities.
- **Address communication barriers:** provide support for individual participants e.g. provide sign language interpreters, enabling assistance from support persons.

- **Ensure accessibility:** select an accessible, easy-to-reach venue, and offer accommodations to all participants. Set aside a budget-line for accommodations when planning.
- **Brief participants:** Persons with disabilities may have little knowledge of financial services, and may be new consultation processes. Provide advance information about your FSP, and the subject matter for the consultation. Explain the purpose of the consultation, the process you will follow, and what input you need from participants.
- **Create a safe and supportive environment:** Explain that participation is voluntary, and information will be kept confidential. Hold small group discussions to encourage participation and open discussion. Consider holding separate sessions for particular groups who may share common experiences (e.g. by types of impairments, or women-only groups).
- **Use inclusive facilitation methods:** Keep sessions short with frequent breaks, and allow extra time for processing information and discussions. Use everyday language, and avoid jargon or technical terms. Ask simple, open-ended questions, for example: “What would help you feel safer managing your money?”
- **Follow up:** Share what was learned, and how this influenced decisions.

Use the resources listed below for more guidance on holding meaningful consultations with persons with disabilities.

Action points:

- Collaborate with OPDs at all stages when designing and conducting **market research, pilot studies, and client feedback and outcome surveys**, to ensure processes are accessible and inclusive, and enable the full participation of persons with disabilities.
- Develop **protocols for data collection from persons with disabilities** that address social and communication barriers.
- **Train researchers, interviewers and facilitators** (both FSP staff and external researchers) in inclusive research methodologies, data collection protocols (see section **4.2.3**), and communication with persons with different types of impairments (see **section 2.3.5**)
- Ensure **sample populations** for research include both women and men with disabilities, and persons with different types of impairments.
- In surveys, include questions for **all respondents** on the **accessibility of products, services, and channels**, and whether they can be accessed and used independently and safely.
- **Collect data** on disability status of respondents on a voluntary and confidential basis. **Disaggregate and analyze responses** by disability status, gender and age, and by types of impairment wherever possible (see **section 4.2.3**).
- Design **inclusive consultation processes** to enable persons with disabilities to participate meaningfully.
- Create **guidelines and criteria for design and testing** based on Universal Design principles (see **section 2.3.3**).
- Include diverse groups of persons with disabilities in **pilot tests and user-testing**.
- Carry out **accessibility assessments** of all new or upgraded products, services, or delivery channels (see **section 4.3**), regardless of the results of pilot tests.

Resources:

- **Asian Development Bank (2025), ‘[Implementing Inclusive Design Principles in Banking Organizations](#)’:** Provides guidelines on participatory design processes, and case study examples of inclusive product and service offerings developed by FSPs.
- **CBM (2024), ‘[Guidelines for rights-based consultations with OPDs](#)’:** a step-by-step guide to meaningful engagement and consultations with OPDs and persons with disabilities using a rights-based approach.
- **Australian Banking Association (2023), ‘[Accessibility and Inclusion Principles for Banking Services](#)’:** Outlines principles to promote equitable access, usability, and inclusivity for clients with disabilities applied to banking services, with Section 4 covering Inclusive Design.
- **Mary Wickenden, ‘[Disability inclusive research: What is it and how can we do it?](#)’, Institute of Development Studies:** Guidelines on participatory research methods for disability-inclusive research.

Case study:

- **Advancing financial inclusion for women with disabilities in Indonesia through a strength-based, intersectional approach:** This partnership between **TERALA Foundation (an OPD), KOMIDA (an MFI), Opportunity International Australia, and MSC** used a strength-based approach that positioned women with disabilities as economic agents and co-designers of inclusive finance. An OPD-led, participatory process identified systemic barriers to accessing financial services, and highlighted the strengths and capabilities of women with disabilities, including repayment discipline, informal enterprise experience, peer support networks, and collective problem-solving skills. This approach informed practical inclusion measures by KOMIDA through data capture, staff training, accessibility improvements, and ongoing engagement with OPDs.

4.4.2 Inclusive products

Many FSPs have demonstrated that persons with disabilities can **use and benefit from mainstream financial products**. Their experiences show that the most effective strategy for inclusion of persons with disabilities is to **enable their access to existing products** through servicing adaptations and targeted outreach, rather than creating ‘special’ products or services for persons with disabilities.

This approach is consistent with the **principles of inclusion** outlined in the UNCRPD, whereas creating ‘special’ products or eligibility criteria for persons with disabilities can be seen as reinforcing their marginalization. In addition, tailored products for persons with disabilities are often less commercially viable, in particular if they include discounted fees or interest rates, which may not be sustainable.

Many barriers experienced by persons with disabilities can be removed through **small design adaptations to existing products**, such as simplified documentation, accessible information and communication formats, flexible repayment schedules, and inclusive digital design, benefiting both persons with disabilities and the wider client base (see table below).

Table 4 Inclusive products: examples of barriers and adaptations

Product category	Common barriers experienced by persons with disabilities	Examples of inclusive product adaptations
Transaction accounts	<ul style="list-style-type: none"> • Inaccessible ATMs; • Concerns about security and money management, in particular for persons with cognitive or psychosocial disabilities. 	<ul style="list-style-type: none"> • Cashless systems (payment cards / mobile payments); • User-specified transaction limits; • Designated savings “pots”; • Options for support from a nominated third-party individual to manage; • Money management tools.
Savings accounts	<ul style="list-style-type: none"> • Complex application forms; • Rigid KYC processes; • Minimum deposit requirements; • Inaccessible branches & ATMs 	<ul style="list-style-type: none"> • Assisted onboarding; • Alternative ID acceptance; • Low / no minimum deposit accounts; • Accessible mobile apps; • Agent networks / mobile banking units.
Digital financial services	<ul style="list-style-type: none"> • Inaccessible interfaces and authorization processes; • Complex interfaces; • Frequent changes to products and interface, often with no warning; • Concerns about fraud or scams. 	<ul style="list-style-type: none"> • Inclusive design processes for new systems and future adaptations; • Adherence to digital accessibility standards. • Inclusive client trainings on digital skills and online security.
Loans	<ul style="list-style-type: none"> • Staff bias; • Complex application processes; • Collateral, credit history and documentation requirements; • Unaffordable interest rates and fees • Inflexible repayment schedules; • Lack of information / knowledge about credit. 	<ul style="list-style-type: none"> • Flexible documentation requirements; • Loan assessment based on income and repayment ratios; • Application forms on accessible website; • Reduce interest rates or waive fees for first cycle; • Alternatives to collateral e.g. co-borrower arrangements, individual guarantors, or third-party guarantees. • Inclusive financial literacy training
Insurance (health, life)	<ul style="list-style-type: none"> • Exclusion clauses; • Unaffordable premiums; • Inaccessible policy documents; • Complex claims processes 	<ul style="list-style-type: none"> • Plain-language policies; • Under-writing based on individual assessment; • Flexible premium and cover schedules; • Simplified and assisted claims processes.

Economic and affordability barriers relating to pricing or collateral requirements can significantly restrict persons with disabilities' access to financial products. While preferential terms may not be commercially viable in the long term, **targeted pricing strategies** can provide an effective entry point, for example reduced interest rates or fee waivers on their first loan, and low or zero minimum deposit saving accounts. These enable clients with disabilities to begin saving, invest in income-generating activities, and build their financial capacity. Over time they can transition to standard products, supporting **increased client acquisition** and **sustainable portfolio growth**.

Mechanisms that support **collateral-free lending** include **co-borrower or guarantor arrangements** with clients, and **third-party guarantee schemes** through partners such as NGOs or social investors. In some countries, **government-backed guarantees or incentives** support lending to vulnerable groups, including persons with disabilities.

To increase your outreach to persons with disabilities, there may be a case for creating adapted products to **address particular barriers or vulnerabilities** they face, such as products that facilitate supported decision-making, or reduce vulnerability to climate-change impacts.

Furthermore, with the number of persons with disabilities increasing as populations age, there is a growing market for **financial products targeted at persons with disabilities**, such as loans for assistive devices or accessible housing. Impact investors are showing increasing interest in providing capital to support products aimed at empowering persons with disabilities, which may enhance long-term sustainability.

Action points:

- Identify and implement **simple adaptations to existing products** that address access barriers, and pilot these alongside servicing adaptations and accessibility improvements.
- Use **inclusive design processes** to deepen your understanding of the needs of persons with disabilities in your target client segments, and incorporate these in product development (see **section 4.4.1**).
- FSPs with a focus on disability inclusion may develop **tailored or targeted products** to meet specific needs and vulnerabilities of persons with disabilities and address barriers to access.
- Ensure tailored or targeted products are **commercially sustainable**:
 - Provide products that support the client journey from entry-level onwards, to build long-term client value.
 - Develop products and features that serve broader client groups, as well as persons with disabilities.
 - Use guarantees or incentives provided by partners or governments, where available.

Case studies:

- **Fundación Paraguaya:** Recognition of persons with disabilities as commercially viable clients is at the core of Fundación Paraguaya’s approach to disability inclusion. It focuses on implementing accessibility adaptations, reasonable accommodations and targeted outreach to enable persons with disabilities to access its existing financial and non-financial services, rather than creating ‘special’ products with favorable credit terms. **(Source: Barrier-Free Finance Initiative (2025), ‘[From pilot to mainstream: Fundación Paraguaya’s journey to serve people with disabilities \(PWD\) \(2012– 2025\)](#)’)**
- **BRAC Myanmar** provides a micro-finance loan specifically designed for persons with disabilities, alongside life-skills and financial training and entrepreneurship support. This allows them to use a family-member ID if they don’t possess one and access collateral-free credit by appointing a co-borrower, and access a voucher facility to postpone one loan repayment if they face an emergency issue. These adaptations help to overcome barriers to access, and recognize increased vulnerability to financial shocks. **BRAC (2023), ‘[Designing holistic solutions for people with disabilities: Lessons from BRAC Myanmar](#)’ [blog]**
- **The Central Bank of Bangladesh (Bangladesh Bank)** has implemented comprehensive frameworks to increase access to financial services for persons with disabilities, including addressing affordability barriers. Measures include allowing persons with disabilities to open basic bank accounts with as little as 10 takas (about US\$ 0.1), and access collateral-free loans of up to US\$50 at a concessional interest rate, backed by a refinancing fund from Bangladesh Bank. **Alliance for Financial Inclusion (2023), ‘[Financial Inclusion for Persons with Disabilities](#)’**
- **The Pacific Insurance and Climate Adaptation Programme (PICAP)** strengthened gender- and disability-disaggregated data systems and used consultative design processes to develop inclusive climate risk insurance products that are accessible, affordable, and relevant for women and persons with disabilities, who face heightened risks from climate change impacts in Pacific Island nations. **(Source: Centre of Excellence of Gender-smart Solutions, ‘[Gender and Disability Inclusion in Climate Risk Insurance in the Pacific](#)’)**
- **SIBSTAR:** a UK debit card and mobile application developed and launched in partnership with Mastercard and Alzheimer’s Society in 2023. It is specifically designed for persons with dementia, to help them to manage their day-to-day spending independently and safely, with optional limits on cash withdrawals or daily / monthly spending, real time transaction notifications, and the ability to invite a support person to help them manage their account on an app. **(Source: Asian Development Bank (2025), ‘[Implementing Inclusive Design Principles in Banking Organizations](#)’).**
- **Northwest Access Fund:** A USA-based FSP dedicated to serving persons with disabilities, providing customized loans, financial coaching, and other resources to promote access to assistive technology, independence, financial resilience, and life opportunities.
- **Parabank:** A Brazilian fintech focusing on the financial inclusion of persons with disabilities and their family members. Parabank offers digital checking account and payments options accessible in multiple formats, and loans for assistive devices.

4.4.3 Inclusive service delivery

While accessibility focuses on environments and information formats, service delivery addresses **how you interact and communicate with clients** across all touch-points. Inclusive service delivery requires a **range of accessible channels** that bring products and services **close to clients**, and enable two-way communications in ways that are **flexible and responsive** to their needs, preferences and choices.

FSPs may provide services and interact with clients **in person** and through **telephony** and **digital** channels. In each case, it is important to provide **flexible, client-centric servicing processes** that are **easy to use and understand**, enable **communication in different formats**, and facilitate **client choice**.

Branch servicing models can provide flexibility to meet the needs of clients with disabilities through **dedicated service counters**, and providing **specialized staff** who are trained in different communication methods. However, even when branches are physically accessible, persons with disabilities may not be able to reach them, due to a lack of accessible transportation options at an affordable cost. Options to bring **in-person servicing closer to clients** include field staff, mobile banking units, village banking models, door-step banking, and agent networks.

Digital financial services provide an effective way to overcome distance, deliver services to a wide range of users, and facilitate two-way communications through live chat, as long as they are designed according to accessibility standards (see **section 4.3.2**).

Telephony channels, including phone lines at branches, call centres, and telephone banking, also enable servicing and communicating with clients regardless of location. However, they present barriers for clients with hearing and speech impairments or intellectual and psychosocial disabilities, due to issues such as audio-only interfaces, complex interactive voice response (IVR) systems, and reliance on voice-recognition systems.

These barriers can be mitigated to some extent by **building flexibility into systems and processes**, and enabling clients to choose options for **different communication methods** where possible. In some countries, services are available which enable persons with hearing impairments to use telephony systems through:

- **Text-based relay services (TRS)** which enable the user to communicate with the call agent via text through a third-party interface.
- **Video relay services (VRS)** which allow users to communicate with the call agent through a sign language interpreter, using video technology.

Action points:

- Offer a **range of channels for servicing and communications** with clients, e.g. accessible digital financial services, real-time text and voice communication via live chat, and telephone help-lines, as well as in-person servicing options.
- Allow clients to **register their preferred communication methods** on a voluntary basis.
- Provide **job-specific training to all client-facing staff, including call-center agents**, in accessibility, disability inclusion, and communication with persons with different types of impairments.

- Staff **should not make assumptions** about clients' capabilities and support needs based on their appearance or attributes. Instead, they should **ask the client if they require assistance**, and offer appropriate options for support and accommodations.
- Allow a **trusted support person nominated by the client** to participate during in-person communications and phone calls.
- In branches, provide **dedicated service queues and counters** for persons with disabilities, and **train specialized staff** in communication methods such as sign-language.
- Improve accessibility of telephony systems by:
 - **Simplifying IVR menus**, and providing options to speak to a human agent.
 - Providing **alternatives to voice-recognition** for identity verification (e.g. keying a numeric passcode).
 - Ensuring **compatibility with speech-to-text tools** used by clients.
 - Using **TRS and VRS** services where available.

Resources:

- **Asian Development Bank (2025), '[Implementing Inclusive Design Principles in Banking Organizations](#)**: Includes case studies and examples of inclusive servicing models for persons with different types of impairments.
- **Sightsavers (2023), '[Financial Inclusion for Persons with Disabilities in Kenya: A Rapid Review and Qualitative Study Report](#)**', Research report from a study in Kenya, including findings on key barriers to accessing financial services experienced by persons with different types of impairments, and recommends strategies for FSPs to mitigate these.

4.4.4 Inclusive outreach

Making your products and services accessible and inclusive may not be enough to ensure persons with disabilities access and use them. Persons with disabilities frequently have **low awareness** of financial products and services and **lack confidence** to use them, and may have **limited trust** in financial institutions. In addition, **negative attitudes and stigma** from other community members may reinforce exclusion of persons with disabilities, for example, by making them reluctant to visit branches, or excluding them from savings groups or group loan products.

To address these barriers, take proactive efforts in collaboration with OPDs to **engage with persons with disabilities**, and bring information and services to them. For instance, this may include holding awareness-raising sessions about products, disseminating information through channels frequently used by persons with disabilities, or arranging visits from mobile banking units or agents.

These engagements **build trust** between FSP staff and persons with disabilities, and increase their confidence to interact with financial institutions, as well as providing opportunities to share **practical guidance and demonstrations** on how to use financial products and services. Awareness raising sessions that include persons with disabilities and other community members can help to **challenge negative stereotypes and stigma** associated with disability.

Action points:

- **Partner with OPDs** to plan and deliver inclusive outreach strategies for persons with disabilities.
- Ensure persons with disabilities are included in general **community awareness-raising sessions** about products and services, as well as providing targeted awareness raising sessions with OPDs.
- Use **communications channels** frequently used by persons with disabilities to share your commitment to inclusion, provide information about your products and services, explain the accessibility measures you offer, and publicize outreach activities. For example:
 - Identify social media groups used by persons with disabilities.
 - Radio is a commonly used channel in many countries, with some having radio stations or programs dedicated for persons with disabilities.
- During awareness-raising sessions, provide information in accessible formats about your **products, services and channels**, explain what **support you offer for persons with disabilities**, give **examples and live demonstrations** of products (e.g. using mobile apps), provide **hands-on support and guidance** for use, and offer **follow up support**.

Case study:

- **Fundación Paraguaya** Appointed ‘Inclusion Champions’ in eight cities to proactively seek out clients with disabilities, strengthen their capacities and confidence to use microfinance products, and provide ongoing support to manage their businesses, as part of its ‘Inclusive Opportunities in Microfinance’ project (2015 – 2016) supported by USAID. (Source: **Barrier-Free Finance Initiative (2025)**, [‘From pilot to mainstream: Fundación Paraguaya’s journey to serve people with disabilities \(PWD\) \(2012– 2025\)’](#))

4.4.5 Client trainings and capacity building

FSPs may provide training or capacity building for clients to empower them to make **positive changes in their lives and their communities**, in line with their social goals. Common areas for training and capacity building that are particularly relevant for persons with disabilities and their caregivers include:

- Personal growth and empowerment: understanding their rights, self-advocacy, strengthening self-worth and resilience to navigate challenges, fostering a sense of purpose for life.
- Financial literacy and financial management.
- Digital literacy and skills.
- Business management and entrepreneurship.
- Adapting to climate change impacts, including the use of ‘green’ financing products.

However, persons with disabilities are often **excluded** from these activities, or face **barriers to full participation**. Potential **accessibility barriers** include the training location and venue, materials, content, and methods of delivery. They may also be excluded as a result of **attitudinal barriers**, where trainers or other participants make assumptions that persons with disabilities cannot participate in, or benefit from, the training. In addition, persons with disabilities may **self-exclude** from activities due to low esteem and confidence, resulting from persistent exclusion and discrimination.

Take proactive steps to ensure persons with disabilities are **included and welcomed** in all training and capacity building activities you carry out, and that in-person, online or hybrid trainings are **accessible**, with **accommodations offered** to all participants. An overview of key accessibility considerations is provided in the action points below, with more detailed guidance in the resources listed in this section. You may also consider offering trainings that are **specifically targeted to persons with disabilities**, in collaboration with OPDs.

Action points:

- **Collaborate with OPDs and persons with disabilities** to plan and design the training, seek input and feedback on the accessibility of the curriculum and materials, and support outreach to persons with disabilities.
- Ensure **outreach includes persons with disabilities and their caregivers**. Make clear that persons with disabilities and their caregivers and support persons are encouraged to attend, and that accommodations will be provided.
- **Allocate a line in the training budget** for accessibility measures, and accommodations for participants with disabilities.
- Provide **multiple channels** to register for the training (in-person and via QR code, text, phone etc.), and ask all participants about **accessibility needs and accommodation requirements** in advance.
- Provide **key information about the training in advance**, such as accessibility information about venues, and how to use accessibility features of online platforms.
- Content and delivery:
 - Provide **training to trainers and facilitators** on disability inclusion, accessibility, disability etiquette and communication with persons with different types of impairments (see **section 2.3.5**).
 - **Brief speakers on inclusive presentation practices**, such as speaking slowly and describing visual information, and inform them of accessibility needs of participants.
 - Plan the agenda to allow **time for breaks**.
 - Ensure content addresses **issues relevant for persons with disabilities**. For example, including training on using accessibility features of smart phones during financial and digital literacy training.

- For in-person trainings:
 - **Choose a location close to participants' homes**, and / or consider providing **subsidies for costs of travel** to the venue for persons with disabilities.
 - Offer training materials and handouts in **accessible and alternative formats** (see **section 4.3.3**).
 - Adapt **interactive exercises** to be inclusive of persons with different types of impairments, for example:
 - Replace physical or high energy activities with all-seated activities.
 - Offer multiple ways for participants to give input (e.g. verbally, selecting pictures, writing on sticky notes, etc.).
- **For on-line training events (see also section 4.3.2 on digital accessibility):**
 - Use an online meeting platform with user interfaces that **conform to Web Content Accessibility guidelines (WCAG)**- for example Zoom, Microsoft Teams, Google Meet.
 - Enable the **built-in accessibility features** of the online meeting platform, such as automatic captioning, transcripts and user-customizable settings.
 - Provide **additional accessibility solutions and accommodations** such as manual captioning and sign language interpretation, as required by participants.
 - Provide multiple ways and formats for participants to **ask questions or provide input** (e.g. verbally, using the chat feature, through a support person).

Case study:

- **Chamroeun Microfinance plc and NGO Good Return** collaborated to deliver Good Return's Consumer Awareness and Financial Empowerment (CAFE) coaching program to persons with disabilities in Cambodia. They partnered with OPDs and disability support organizations to adapt training materials for accessibility and adapt training delivery methods, and trained staff of Chamroeun and four OPDs to deliver the coaching program to persons with disability and OPD members, including blind and visually impaired persons. **(Source: Good Return and Chamroeun Microfinance Plc (2023), '[Finance for All: A practical guide to Disability Inclusion for Financial services Providers in Cambodia](#)', Disability Action Council of Cambodia & ACCESS Program)**

Resources:

- **Opportunity International (2025), '[Inclusive Finance Accessible Training & Meeting Cheat Sheet: In-Person / Virtual Meeting or Training for Inclusive Finance](#)**: Tips for holding inclusive and accessible in-person and online trainings.
- **UNICEF (2022), '[Toolkit on Accessibility: Section F: Organization of Accessible Events](#)**: Comprehensive guidance and checklists for different types of in-person events

- **CBM (2021), ‘[Toolkit: Accessible Meetings](#)’,** Comprehensive guidelines, checklists and resources for accessible in-person meetings
- **CBM, ‘[Checklist for virtual meetings](#)’.** Simple checklist and tools for holding accessible remote meetings.
- **W3C, ‘[Accessibility of Remote Meetings](#)’:** Comprehensive accessibility considerations and guidelines for remote and hybrid meetings.
- **Lulli, R. and Riaza, R. (2012), ‘[Toolkit: Accessible Meetings and Events](#)’, European Disability Forum (EDF),** Guidelines for accessible online and in-person events, including comparisons of accessibility of online platforms.

4.5 Client protection

The primary obligation of FSPs to their clients is to **“do no harm”**. This means implementing client protection frameworks to ensure that clients do not experience adverse consequences from using your products and services, or from interactions with the FSP and its representatives.

To ensure effective protection of all clients, your policies should **address barriers** that may prevent them from working effectively for persons with disabilities, in particular due to inaccessible information and communications channels, and discrimination or bias. In addition, you should address areas where clients with disabilities are at **greater risk of negative outcomes** from using your products and services, and take steps to mitigate these risks.

4.5.1 Transparency, fair treatment and safeguarding

At the core of client protection is the requirement to providing **clear and transparent information** to all clients so that they can: understand pricing and terms and conditions of products or services; understand their contractual rights and obligations and those of the FSP; make informed decisions when selecting and using products and services; request information and raise questions or concerns. This information should be available in **accessible formats** for clients with disabilities, and **communicated in ways they can understand**.

In addition, the Code of Conduct should specify the **ethical standards and behaviors** expected of all FSP staff and third-party service providers, including **fair and respectful treatment and non-discrimination**, and the consequences of breaching these standards. It should provide clear **definitions and examples of unacceptable behaviors**, and prohibit any form of **abuse or exploitation of clients or community members**, including threats, intimidation, physical violence, and sexual exploitation, abuse and harassment (SEAH).

Accessible and inclusive complaints mechanisms should be established to ensure that all clients, including persons with disabilities, know how they can safely raise concerns, seek redress, and report misconduct or abuse.

Certain clients, including persons with disabilities, women, and other groups such as displaced persons, are more **vulnerable to abuse or exploitation** due to factors such as isolation, dependency on caregivers, communication barriers, low financial literacy, and fear of reporting abuse. Risks of abuse or exploitation are also heightened by **power imbalances between FSP staff and vulnerable clients**, in particular during loan collection processes.

These risk factors should be identified within your client protection policies and highlighted in staff training. Client protection can be enhanced by implementing a **dedicated safeguarding policy** to provide a comprehensive framework for preventing exploitation, abuse and harassment, particularly against vulnerable clients, including persons with disabilities.

More advanced practices include training staff to identify **potential indicators of financial exploitation and abuse** of clients by third parties, including family members or caregivers, and report these internally. However, investigating and responding to situations of potential exploitation and abuse carries a **significant risk of causing harm** to the vulnerable party. FSPs without specialized skills in this area should refer suspected incidents to an experienced third party.

Action points:

- Provide key information to clients in accessible formats and through accessible channels (see **sections 4.4.3**), including:
 - Key Facts Summary Document.
 - Product documentation, including loan contracts, savings account documentation and insurance policies.
 - Clear and accurate transaction and balance information.
 - Timely information during the insurance claims process.
 - Loan repayment reminders.
 - Information about data use and consent.
 - Information about their rights as clients and behaviors that are prohibited under your code of conduct.
 - How to report complaints.
 - Confirmation of receipt of complaints, and notification when the complaint has been resolved.
- **Train all client-facing staff**, including those involved in collections processes and complaints handling, to ask clients about their communication needs, and communicate this key client information respectfully and effectively to persons with different types of impairments (see **section 2.3.5**)
- Provide a range of **channels for clients to submit complaints** which are both **accessible and confidential** (e.g. SMS, website, voice channels (phone / online chat).
- Communicate client protection policies to **agents and other servicing partners**, work with them to build their capacity to implement these, and put in place procedures to monitor their compliance.
- Identify **client groups that are at higher risk of exploitation and abuse**, including persons with disabilities, and communicate these to staff through the Code of Conduct and training.
- Consider implementing a **dedicated safeguarding policy** identifying vulnerable client groups and covering mechanisms for complaints and incident reporting; confidential and survivor-centered investigation processes; and provision of support for survivors.

Example:

- **VisionFund**, the microfinance network of World Vision, has explicitly recognized power imbalance risks between loan officers and vulnerable clients. VisionFund has developed a dedicated safeguarding framework covering prevention of sexual exploitation, abuse and harassment (SEAH), client protection, staff conduct, complaint mechanisms, and survivor-centered response. **Jezreel Hannah Domingo (2025), ‘Safeguarding in microfinance: from ‘Nice-to-Have’ to ‘Must-Have’**, Bond, 24 November 2025

4.5.2 Loan decisioning and approval processes

Credit decisioning processes, both manual and automated, should be based on **assessment of the client’s repayment capacity**. Typically, these processes use data such as the client’s income and expenditure, employment status and history, financial behaviors, and credit history. These processes can create **barriers for persons with disabilities** which limit their access to credit from formal providers, leaving them more likely to turn to riskier informal credit sources.

In **manual processes** discrimination or exclusion of persons with disabilities may occur due to:

- **stereotypes and biases of FSP staff**, for instance where staff exclude persons with disabilities, or make assumptions about their capacity to earn income or manage credit products, on the basis of their disability, without making an individual assessment.
- **over-reliance on traditional documentation**, such as employment records as evidence of income, which can disproportionately exclude persons with disabilities because they have higher rates of informal or self-employment.

Automated processes using algorithms may disadvantage persons with disability through:

- Relying on **historical data-sets** that reflect past exclusion and discrimination related to disability (e.g. higher decline rates).
- Using **proxy variables** to indicate risk that correlate with disability (e.g. gaps in employment, high healthcare expenditure, income volatility, receiving benefits).
- **Under-representation of persons with disabilities** in training data for Artificial Intelligence (AI) algorithms, which may lead to penalization of ‘non-standard’ client profiles or behaviors.

Action points:

- For manual processes:
 - **Prohibit use of disability** as a factor in assessing creditworthiness, as this violates non-discrimination principles.
 - **Train credit officers** on disability inclusion, legal capacity, and unconscious bias.
 - Base all credit decisions on the **individual’s financial circumstances**, using cashflow analysis that includes informal sources of income, and disability benefits.
 - Include a **review of decisions** by a second staff member.

- **Document decisions** to ensure transparency and accountability.
- For automated and algorithmic processes:
 - Use **data-sets including diverse population sub-groups** to train AI algorithms.
 - Include disability inclusion in **model risk management frameworks**.
 - **Review models** for potential disability-related bias.
 - **Test outcomes of models** at least annually, including **testing for bias against persons with disabilities** and other protected categories.
 - Provide accessible channels for applicants to **request a manual review** of decisions.
 - Increase **transparency of how algorithms work** and the factors they consider.
- For all decisioning processes:
 - Carry out **disaggregated-data analysis** of approval and decline rates by disability, age and gender to identify patterns of exclusion.
 - Provide **reasons for rejection** to clients in accessible formats and communication channels.
 - Consult with **OPDs or independent experts** to review decisioning practices.

4.5.3 Equitable access and risk mitigation

Some persons with disabilities may be at **greater risk of negative consequences** related to using financial products and services. For example, clients with disabilities may have difficulties in understanding information about products and services, leading to an increased risk of financial loss due to **transaction errors, misunderstanding of product terms and conditions, or fraud**.

In addition, persons with disabilities, in particular persons with visual impairments or intellectual and psychosocial disabilities, may be **forced to rely on third parties** to help them open accounts, log-in or make transactions. This compromises their data privacy and security, putting them at greater risk of fraud and financial abuse. These risks arise from the **interaction** between the individual's impairment and **barriers created by**:

- **Inaccessible infrastructure and interfaces**, such as ATMs or online banking apps.
- **Lack of alternative authentication methods** for persons who have difficulties remembering information such as Personal Identification Number (PIN) codes or passwords.
- **Complex product information and contracts**.
- **Communications** that do not meet clients' needs and preferences.
- **Time-limited or pressured sales processes**.
- **Inaccessible and complex processes** for making transactions.
- **Discriminatory eligibility criteria** that exclude persons with certain types of impairments, or force them to nominate third parties to access or operate accounts on their behalf.

Instead of restricting their access, you should focus on enabling and supporting clients with disabilities to access and use your products and services **autonomously and safely**. This includes ensuring **accessibility** of servicing channels and information, **flexible servicing and communications**, and providing appropriate processes and product features that help to **safeguard clients against risks**.

In addition, your policies should enable **supported decision-making** practices. These allow clients with disabilities to nominate a trusted support person to help them with decision-making, while making it clear that the client remains the primary decision-maker, recognizing their autonomy, will and preferences. This is very different from policies that force clients with disabilities to involve third parties in managing their finances, or impose **substitute decision-making** mechanisms such as guardianships, where a third party takes decisions in place of the client.

Action points:

- Ensure policies **recognize the legal capacity** of all persons with disabilities and prioritize their right to access, while identifying appropriate measures to **mitigate risks**.
- Remove **discriminatory policies** that exclude or restrict access based on types of impairments or medical diagnoses (see **section 4.2.2**).
- Improve the **accessibility** of all channels, user interfaces, information formats and communications to enable clients with different types of impairments to access products and services independently (see **sections 4.3 and 4.4.3**)
- Provide a range of **alternative methods** for customer identification, account log-in and transaction authorization (see **section 4.5.4**)
- **Allow additional time** for explanation and decision-making processes where needed.
- Establish procedures that enable clients with disabilities to **nominate a trusted person** to support them in decision-making, at their request.
- Offer appropriate products, including **entry level savings and transaction accounts** with basic functions, which are easy to understand and use for all clients, including persons with intellectual or psychosocial impairments, and other groups such as older persons and those with low levels of financial literacy.
- Offer **optional product features** that help clients to manage their accounts, make more informed decisions, and reduce the risk of fraud or transaction errors; for instance:
 - Ability to **set transaction limits or weekly / monthly spend limits** agreed by the user.
 - **Real time notifications** for approval of transactions over an agreed limit, sent to the client (and / or a support person if requested by the client).
 - Ability to **designate different ‘pots’** within one account for different types of spending and saving.
 - Ability to grant **read only access to online accounts for a support person**, with the client’s consent.
 - **Wearable alternatives to cards** that are less likely to be lost or stolen, such as wristbands.

Case studies:

- Sightsavers (2023), '[Financial Inclusion for Persons with Disabilities in Kenya: A Rapid Review and Qualitative Study Report](#)'. This study in Kenya found some FSPs required persons with visual impairments to nominate a third party to access their accounts on their behalf, or denied them ATM cards for reasons of data security. At the same time, persons with visual disabilities reported issues with inaccessible ATMs screens. The report summarizes the barriers faced by persons with different types of impairments, and recommends strategies for FSPs to mitigate these.
- **Project Nemo (2025)**, '[Safe Spending for Adults with a Learning Disability: A Call to Action for Financial Services](#)'. This research in the UK found persons with learning disabilities face significant barriers to accessing and using financial services, which forces them to adopt workaround solutions that compromise their data privacy and security, and / or increase their dependency on others. The study found 87% of persons with learning disabilities who used financial services adopted informal workarounds, while 43% had made formal arrangements with a support person. The report provides more detailed findings and recommended actions for FSPs to support safe and independent access for persons with learning disabilities.

4.5.4 Identification, authorization, and verification

Client protection principles require **secure mechanisms for client identification and verification** during account acquisition and onboarding, and authorizing transactions. Traditionally, this has been achieved by clients **signing a physical document**, which can **create barriers for persons with disabilities** who are unable to provide a written signature, or have difficulty providing a consistent signature, for instance due to physical impairments, impaired motor skills, or visual impairments.

Digital financial services offer greater flexibility through electronic account opening, log-in and transaction authorization processes. These processes may use **identification and verification mechanisms** such as electronic signatures for documents and contracts, passwords or PIN codes, captchas, biometric identification, or 2-factor identification using email, SMS, authentication apps.

You should provide a range of secure options for client identification, transaction verification and authorization that are **understandable and operable** for persons with different types of impairments, in both physical and online settings. **Providing a range of options is essential**, as persons with different and / or multiple types of impairments will require different solutions. In addition, these alternatives often benefit other groups who experience similar barriers to persons with disabilities, such as persons with low literacy levels and older persons.

Action points:

- Ensure policies and procedures identify a **range of alternatives to record the client's consent** during **in-person account acquisition processes**, for example:
 - Accepting a thumbprint instead of signature.
 - Providing a stamp for clients with disabilities to use in place of a signature.
 - Allowing consent to be provided verbally or by sign-language, recorded on video.
- Provide options for clients to use **accessible electronic signature or verification methods** during in-person transactions, e.g. through accessible portable devices.
- Provide digital financial services with accessible interfaces (see **section 4.3.2**) and:
 - Ensure secure log-in can be completed through **at least one alternative to biometric authentication**.
 - Provide a **range of authentication processes that clients can select**, such as through SMS, voice recognition and biometrics.
 - Ensure **electronic signature can be completed using accessible controls**, including using key-board only input and screen readers.
 - Provide **alternatives to visual captchas**.

4.6 Inclusive employment

Inclusive employment means ensuring all employees are treated **fairly, respectfully and without discrimination**, have **decent work conditions**, and enjoy **equal opportunities**, in all aspects of their employment. These rights are articulated in the UNCRPD, and are legal requirements in many countries.

4.6.1 Recruitment and onboarding

As the initial stage of the employment lifecycle, inclusive recruitment practices are an essential prerequisite for equal participation of persons with disabilities in the workforce.

The aim of inclusive recruitment is to create fair and barrier-free processes that ensure **equal opportunities for all candidates** to apply and succeed based on their merits. It involves proactive measures to ensure **non-discrimination, minimize bias, enable accessibility, and offer reasonable accommodations** at every stage of recruitment, including job advertisements, candidate sourcing, screening, shortlisting, selection, and onboarding. It also provides an opportunity for FSPs to **demonstrate their commitment to inclusion**, and assess whether candidates share these values.

Job descriptions and advertisements should reference only the criteria required to perform the essential functions of the job, without excessive requirements that may unintentionally exclude suitable candidates. Include wording that actively encourages persons with disabilities to apply, and use **diverse and targeted outreach channels** to source candidates.

Candidate screening and assessment processes may include interviews (in-person, telephone or video); assessment tests (written or online); exercises (such as role-plays and group-working scenarios); and practical tests of job skills. In each case, review the process to identify **accessibility barriers** for persons with different types of impairments, take steps to mitigate these, and offer **reasonable accommodation or alternatives** to ensure candidates with disabilities are not disadvantaged.

Staff responsible for the recruitment process should implement measures to mitigate the impact of **unconscious bias** in **candidate screening, selection and assessment processes**. Screening processes that use **AI algorithms** present particular risks of bias against candidates with disabilities, in particular algorithms that screen video interviews using candidates' **physical attributes, communication patterns, or mannerisms**.

Action Points:

- Review the **end-to-end recruitment process** and identify and remove barriers at each stage, to ensure accessibility for candidates with different types of impairments.
- Make explicit reference to the **availability of reasonable accommodations** across all stages of the recruitment process and **explain how candidates can request them**. Provide information about the steps in the process in advance to help candidates to anticipate their accommodation needs.
- Use **targeted outreach to encourage applications from persons with disabilities**, such as outreach through OPDs; organizations providing education, training or job-seeking services for persons with disabilities; and participation in disability specific job fairs or events.
- Develop job descriptions and advertisements using **clear, factual descriptions of the essential functions of the role** and the **competencies required**. Avoid vague or discriminatory terms such as 'person in good physical condition' or 'able-bodied', and excessive requirements for qualifications, length of experience, etc.
- In job advertisements, highlight your **commitment to inclusive employment**, and state that you welcome applications from all groups of society, including persons with disabilities.
- Provide job advertisements, application forms and response channels (telephone, online, email etc.) and related documents and instructions in **accessible and alternative formats**. **Test online application systems** to ensure accessibility (see **section 4.3**).
- **Train staff involved in the recruitment process**, including HR staff and line managers, on reasonable accommodation, inclusive employment practices, and unconscious bias.
- Identify **objective selection criteria based** on the competencies required for the job and commitment to the FSP's values, and develop **structured tools and processes** to assess candidates against these criteria.
- In interviews, **ask all candidates the same questions**, focused on the candidate's ability to do the job, and do not ask questions related to disability or ask for medical information.
- Avoid using **algorithmic screening processes** unless models have been developed using a **diverse data-set** that includes persons with disabilities, and are **tested regularly for bias against persons with disabilities**.

- Include a **manual review process of automated screening outcomes**, and provide candidates with disabilities with an **option to request an alternative assessment method**.
- Ensure candidate selection decisions involve **at least two people, or a selection panel**, to reduce the impact of individual bias on decision-making.
- **Seek feedback from candidates** on the recruitment experience, including accessibility and inclusiveness, to enable ongoing improvements.
- During onboarding, provide all information, including the employee contract and Code of Conduct, in **accessible formats** (see **section 4.3.3**), and ask about the new employee's accessibility and accommodation needs, so that these can be provided as soon as they join.

Resources:

- **International Finance Corporation (IFC) (2022)**, '[Inclusive Banking: Emerging Practices to Advance the Economic Inclusion of Persons with Disabilities](#)': Includes examples and case studies on inclusive and targeted recruitment
- **Humanity & Inclusion (2020)**, [The inclusive recruitment process](#): Factsheet including a step by step approach to the inclusive recruitment process.
- **Inclusive Futures**, [The disability-confident employers' toolkit](#): This downloadable folder offers practical tools including inclusive recruitment guides and checklists, proactive recruitment strategies, workplace accessibility audit checklists, inclusive communication guides, and resources on including persons with intellectual disabilities in the workplace.
- **Light for the World (2017)**, [Resource book on disability inclusion](#): Incorporates a series of factsheets covering a range of disability inclusion topics. Factsheet 22 focuses on inclusive recruitment.

4.6.2 HR management and development

Disability-inclusive employment is underpinned by HR policies and procedures that:

- **prohibit discrimination** on the basis of protected characteristics, including disability;
- articulate the right of employees with disabilities to an **accessible workplace** and provision of **reasonable accommodation**;
- ensure **equal opportunities** for persons with disabilities in all aspects of employment, including pay and benefits, career development opportunities, and promotion;
- enable employees with disabilities to **raise concerns, report issues and provide feedback** to management on a confidential basis;
- **protect employees from harassment** in the workplace, including sexual harassment, abuse and exploitation;
- **protect the health and safety** of persons with disabilities in the workplace (see **section 4.6.3**).

For these measures to be effective in practice, **all staff should receive training** to enable them to understand and implement these policies, and interact respectfully with colleagues with disabilities, and should know how to find information if they have **questions about disability inclusion**.

Take steps to make your **workplace premises and IT systems accessible** to persons with disabilities (see **section 4.3**). In addition, you should provide **reasonable accommodation** to enable individual employees with disabilities to perform their job to their full potential, and participate in work activities on an equal basis. This requires processes that **enable all employees to request accommodations** during onboarding and orientation, as part of return-to-work procedures after illness or accidents, and any time during their employment. Workplace accommodations may include a wide range of measures, many of them simple and inexpensive, including (but not limited to):

- Adjusting workplace layouts to assist navigation.
- Workstation adjustments.
- Providing information in accessible formats.
- Providing assistive technologies.
- Flexible working arrangements, such as remote working or adjusted working hours.
- Implementing protocols for inclusive in-person and online meetings.

It is important to **collect feedback** from employees with disabilities, both on their satisfaction with the overall workplace experience, and in relation to specific areas such as accessibility, non-discrimination and inclusion. You should also provide accessible and confidential channels for employees with disabilities to **raise grievances**, or **report incidents of harassment** in the workplace.

Monitor the effectiveness of your inclusive employment practices by analyzing workforce data **disaggregated by gender, age and disability** to identify potential areas of inequality in the recruitment, remuneration, promotion and retention of persons with disabilities.

Action points:

- Find out about applicable **legal and regulatory requirements** relating to non-discrimination, equal opportunity, accessibility and reasonable accommodation in the workplace for persons with disabilities.
- Review and amend HR policies where necessary to articulate employees' rights and responsibilities relating to **non-discrimination, workplace accessibility, and reasonable accommodation**.
- Consider nominating **disability inclusion focal point(s)**, to provide a point of contact and support for employees with disabilities, and for staff with questions on inclusive practices.
- Establish accessible processes for both new and existing employees to **request workplace accommodations**, and to assess and fulfill these requests.
 - Information requested from employees should focus on barriers they experience rather than medical diagnosis, and should be treated as confidential.
- **Co-design reasonable accommodation measures** in collaboration with the employee. Consult with OPDs, disability support organizations, or specialized solution providers if necessary.
- **Allocate a centralized budget** to provide reasonable accommodations.
- Adopt **flexible work practices for all employees** which give a degree of control over how long, where, when and/or at what times they work, where possible.

- Ensure all **staff training and development activities**, including orientation and induction programs, are accessible, and provide reasonable accommodation to enable employees with disabilities to participate fully.
- Design **performance evaluation, remuneration and promotion processes** based on objective performance criteria linked to job descriptions and role levels.
 - Incorporate measures to mitigate bias by individual managers, including **reviews of decisions and outcomes** by HR and management panels.
- In **staff satisfaction surveys**:
 - Include a mechanism for **voluntary disclosure of employees' disability status**.
 - Include **questions for all employees** related to inclusive culture, non-discrimination, workplace accessibility, and availability of reasonable accommodation.
 - **Analyze responses by disability status, gender and role level** for all dimensions and questions, where possible (in general, each sub-group should include at least ten employees to maintain the anonymity of respondents).
 - Where disaggregation by disability status is not possible (e.g. for FSPs with smaller workforces), **provide alternative and accessible channels** for employees with disabilities to provide **confidential feedback**.
 - Use data to identify **areas for improvement** in workplace culture, policies and practices, and build these into operating plans.
- Establish confidential and accessible procedures and channels to enable persons with disabilities to **raise grievances or report harassment** in the workplace, including sexual harassment.

Resources:

- **United Nations Global Compact & International Labour Organization (ILO) (2017), [Guide for Business on the Rights of Persons With Disabilities](#)**: Provides an overview of disability inclusion for private sector entities, and practical guidance on embedding the rights of persons with disabilities into organizational policies and processes. It outlines how businesses can promote equal opportunities in the workplace, in the market, and within the wider community.
- **ILO (2016), [Promoting Diversity and Inclusion through Workplace Adjustments: a Practical Guide](#)**: Practical guidance on processes for applying reasonable accommodation across the employee lifecycle, with examples and practical resources, including an example policy on reasonable accommodation.
- **World Blind Union and CBM Global Disability Inclusion, K. Al Jubeh, B. Dard, Y. Zayed (2020), ['Accessibility GO! A Guide to Action, Delivering on 7 accessibility commitments'](#)**: a comprehensive guide to accessibility and inclusion, covering workplace accessibility, staff training and capacity development, recruitment, employment and reasonable accommodation, with self-assessment templates in each section.

- **CBM (2017), [Disability-Inclusive Development Toolkit](#)**: This toolkit for inclusive development includes section 2.3 “Inclusive management practices and practices” which covers inclusive recruitment, retention and professional development of staff, and workplace adaptations and modifications, with case studies and examples.
- **Humanity & Inclusion (2020), [Inclusive Employer Toolbox](#)**: Includes factsheets and practical guides on good practices, supported by case studies and video testimonies, across five dimensions: Policies & leadership, HR & management, internal culture, physical & digital accessibility, and partnerships.
- **Humanity & Inclusion (2020), [Factsheet: Integrating and compensating for disability at work](#)**: Provides guidance on integrating persons with disabilities in the workplace through reasonable accommodation and workplace adjustments.
- **Humanity & Inclusion (2020), [Factsheet: Examples of workstation adaptation](#)**: Provides concrete examples of adaptations for employees with different types of impairments.
- **Opportunity International (2025), [‘Workplace Accessibility Needs Assessment Form’](#)**, Template for a simple form to identify accessibility needs of employees with disabilities.

4.6.3 Workplace health and safety

Employees with disabilities may experience **particular risks** in all health and safety dimensions, including physical and workplace risks, psychosocial and mental health risks, and emergency and disaster-related risks.

To fulfill your obligations to safeguard all employees, and comply with legal requirements in many countries, you should ensure workplace health and safety (WHS) practices integrate considerations for employees with disabilities across all areas, including **risk assessments, risk mitigation, emergency procedures, incident reporting, and staff training**. This should be carried out in collaboration with employees with disabilities, and specialized service providers where required.

A WHS risk assessment is a systematic process to **identify potential hazards** in a work environment, evaluate the **risk of harm**, and implement control measures to **eliminate or mitigate those risks** in order to protect employees. The WHS risk assessment process should be designed to identify how work environments, job tasks, tools or processes may **create specific hazards or increased risks** for persons with different types of impairments, and take steps to address these.

In some cases, this may require **individualized risk assessments** for employees with disabilities to consider their individual needs and working arrangements. These assessments, and the design of risk mitigation measures, should be undertaken in consultation with the employee. Risk mitigation measures may include **adaptations to the workplace** (e.g. improving accessibility of signage, adjusting lighting), and / or provision of **reasonable accommodations** to mitigate the risk of harm for individual employees (e.g. providing ergonomic furniture, adjusting screen settings).

Emergency planning is a crucial element of workplace health and safety. You should design and implement gender-sensitive and disability-inclusive plans and procedures for **emergencies and evacuations**. All components should be accessible for employees with different types of impairments, including **information and training; alarms and alerts; evacuation procedures, routes and signage; and safe refuges**.

Some employees with disabilities may require an individualized plan, known as a **Personal Emergency Evacuation Plan (PEEP)**, that sets out how the individual will be supported to evacuate in the event of an emergency. This may involve measures including specific **communication methods**, **assistance from other employees** and / or the provision of **specialized equipment**, such as evacuation chairs.

Action points:

- **Train staff responsible for WHS** on disability-inclusive risk management, and train building / floor wardens and managers on inclusive evacuation support.
- **Identify and assess risks faced by employees with disabilities** as part of WHS risk assessments, and carry out **individualized assessments** where required. WHS risk assessments should include risks related to:
 - Workplaces, equipment, tasks and processes.
 - Psychosocial risks (workload, stress etc.), with particular consideration for employees with intellectual or psychosocial impairments.
 - Emergency and evacuation procedures.
- **Consult employees with disabilities, workers representatives, and specialized disability and WHS organizations** to assist in the design of WHS risk assessment processes, risk mitigation measures, and accessible emergency and evacuation procedures.
- **Do not assume** that all employees with disabilities require a PEEP. The decision should be taken in collaboration with the employee.
- Where it is **agreed with an employee that they require a PEEP**:
 - develop the PEEP in consultation with the employee, and specialized disability and WHS organizations.
 - procure and test specialized equipment if required.
 - assign roles and responsibilities during an emergency.
 - where applicable, train identified employees to assist in evacuation, including in the use of specialized equipment.
- Provide all WHS information, including training materials, emergency and evacuation plans and procedures, and PEEPs, in **accessible formats** for employees with disabilities (see **section 4.3.3**).
- Provide **inclusive and accessible trainings**, including induction training, refresher courses, and safety briefings.
- Conduct **periodic drills** that include employees with disabilities. In **reporting of WHS incidents**, incorporate voluntary disclosure of the disability status of employees involved. This enables data analysis to highlight previously unidentified risks, identify mitigation measures, and strengthen procedures.
- **Update WHS procedures** as roles, environments, or technologies change.

Resources:

- European Agency for Safety and Health at Work (2004), [Ensuring the health and safety of workers with disabilities](#): This factsheet includes an overview of the legal requirements within the EU, and detailed action across the health and safety management system including checklists.

4.7 Partnerships

4.7.1 Partnerships with organizations of persons with disabilities (OPDs)

Organizations of persons with disabilities (OPDs) are civil society organizations led and run by persons with disabilities and / or their caregivers, which advocate for disability rights and inclusion, and / or provide services for their members.

Active participation of OPDs and persons with disabilities is a central principle of disability inclusion, and underpins all the practices outlined in this guide. You should partner with OPDs in designing and implementing your disability inclusion strategies and practices, to ensure that they reflect the lived experience of persons with disabilities, and create positive outcomes aligned to their needs.

Partnerships with OPDs can support your disability inclusion goals in many ways, including:

- **Improving your understanding** of the needs of persons with disabilities and the barriers they face to access financial services.
- **Enabling outreach** to persons with disabilities.
- Supporting **awareness raising and training** for staff.
- Gaining **input and feedback from persons with disabilities** when designing and updating your products, services, channels, information and communications.
- **Facilitating referrals** of persons with disabilities as potential clients for your financial and non-financial services.

OPDs and their members also benefit from partnerships with FSPs, and from collaborating in their activities. Potential benefits include:

- Increasing their **understanding of financial products and services**, and their confidence in interacting with FSPs.
- **Increased access** to financial products and services that meet their needs.
- **Participating in training** provided by the FSP.
- **Building new skills** through participation in FSP initiatives.
- **Potential employment opportunities** with the FSP.
- **Capacity-building support** from the FSP to strengthen the OPD's organizational management.
- Building enhanced capacity to **advocate for broader financial inclusion** of persons with disabilities.

The board and leadership team should proactively seek and build relationships with OPDs that are rooted in mutual learning, understanding, respect and trust. This requires a number of steps:

1 Identifying suitable OPD partners

In most countries there are a number of OPDs, often covering a specific geographical area and / or representing specific groups such as women with disabilities or persons with particular types of impairments. Many countries also have a **national ‘umbrella’ OPD**, of which most other OPDs are members. There are also **regional OPDs** which have member organizations from several countries.

You may choose to partner initially with the ‘umbrella’ OPD, which can support outreach to other OPDs, and / or to partner with other OPDs aligned with your target client base and strategies. Ideally, seek OPD partners that **represent the diversity of persons with disabilities** (e.g. gender, age, types of impairments, etc.) within your target client base.

You should also consider the capacities of potential OPD partners to support your disability inclusion plans. If they have limited knowledge of financial services or experience collaborating with private sector organizations, you may need to provide subject-matter specific training to support them.

2 Starting the dialogue

Open and honest dialogue is required for both parties to **build an understanding** of each other’s perspective, and **challenge stereotypes and misconceptions** on both sides. For instance, reflecting broader social norms and attitudes, FSP staff may perceive persons with disabilities as riskier clients (especially for credit) who are better served by grants or charity. OPDs, having experienced exclusion or negative treatment by FSPs, may view all FSPs with suspicion and mistrust. They may have limited understanding of how financial institutions and financial products operate, and due to societal conditioning, may have expectations of receiving free or subsidized services.

3 Agreeing parameters

You may initiate approaches to OPDs as part of your **broader disability inclusion strategy** and / or to **support a particular intervention**, such as a branch accessibility or staff training program. In either case, discuss and agree your respective goals and objectives, what each will bring to the relationship, and your expectations of each other.

You should **approach the relationship with the OPD as an equal partnership**, with contributions and benefits for both parties. Where OPDs provide specific contributions to your initiatives, such as conducting accessibility assessments or user-testing, you should provide **payment for these services**, as for any other service provider.

4 Ongoing relationship building

Take time for **ongoing dialogue with OPD partners** to reflect on and deepen the relationship, and identify further areas to collaborate together.

Action points:

- **Nominate a manager** to build relationships with OPDs and act as the focal point for OPD partners.
- **Provide training to all staff who engage with OPD partners** (as relationship managers or through specific initiatives), covering disability inclusion, accessibility, and communication with persons with different types of impairments.
- **Identify and engage** with potential OPD partners.
 - Connect with regional / national ‘umbrella’ OPDs to make contact with other OPDs (links to regional OPDs are provided in the resources listed in this section).
 - Seek partners with member representation, experience and capacities aligned to your goals, and provide sensitization and training where required.
- **Build and develop OPD partnerships**, recognizing and valuing OPDs as equal partners:
 - Start a dialogue with potential OPD partners to build mutual understanding.
 - Agree goals, objectives and expectations for the partnership, and formalize these in a simple relationship agreement.
 - Maintain regular dialogue with OPD partners, including periodic reflection sessions to share information, feedback and learnings.
 - Look for opportunities to deepen collaboration.
- Provide **capacity building support** for OPD staff and members to strengthen financial management and governance practices.
- **Facilitate participation of OPD partners** in the process of designing and developing disability inclusion strategies, and in developing or upgrading products, services and channels (see **section 4.4.1**):
 - Discuss and agree objectives, roles and expectations in advance.
 - Provide payment for contributions of OPD staff or members to your initiatives, recognizing the value of their time and expertise.

Resources:

- Goldstein, J. et al (2014), ‘[A New Financial Access Frontier: A Framework for Disability Inclusion](#)’, CFI at Accion: Guidance for FSPs to build partnerships with OPDs (pages 9-11)
- CBM, ‘[Inclusive Participation Toolbox: Working with OPDs](#)’: Provides summary guidelines for collaborating with OPDs.
- Contacts for regional OPDs (**Source: CBM (2021), ‘[Toolkit: Accessible Meetings](#)’**), :
 - African Disability Forum: africandisabilityforum@gmail.com
 - Arab Organisation of Persons with Disabilities: aodp@cyberia.net.lb
 - ASEAN Disability Forum: secretariat@aseandisabilityforum.org

- European Disability Forum: info@edf-feph.org
- Latin American Network of Non-Governmental Organisations of Persons with Disabilities and their Families: info@riadis.org
- Pacific Disability Forum: pdfsec@pacificdisability.org

4.7.2 Other partnerships and networks

Disability support organizations may promote or implement disability inclusion activities, provide related support services, and support disability advocacy, but are not member-based organizations run by persons with disabilities. They include government bodies, NGOs, for-profit organizations, and community groups. You may collaborate or partner with disability support organizations to:

- assess your current disability inclusion practices, create disability inclusion strategies and action plans, and provide technical support for implementation.
- provide training for your staff.
- provide specialized services, e.g. digital accessibility evaluations, production of accessible communications materials.
- connect with OPDs and the wider disability community.

International, regional or local networks focused on disability inclusion provide members with access to resources, and opportunities for organizational capacity building through events, webinars, and peer-to-peer learning.

Financial sector networks and associations can play a key role in advancing the inclusion of persons with disabilities in financial systems at a national, regional and international level, by sponsoring or leading disability inclusion initiatives, and providing resources and capacity building for FSP members. FSPs can also encourage networks and associations to prioritize and support disability inclusion as a strategic area of focus.

Action points:

- Build relationships with **disability support organizations** to:
 - seek specialized expertise to create and implement disability inclusion plans.
 - connect with OPDs, underrepresented groups of persons with disabilities, specialized service providers, disability inclusion networks, and the wider disability community.
- **Find out about disability inclusion networks and forums** that could help to advance your disability inclusion strategy. The resources list in this section provides some examples.
- **Encourage and support activities to advance disability inclusion** through financial sector networks and associations. Connect with other members to form interest groups for sharing experiences, learnings and best practices.

Resources:

- Examples of networks:
 - [ILO Global Business and Disability Network \(ILO GBDN\)](#): Worldwide network with national networks in 48 countries, supporting companies to implement disability inclusion in the workplace through technical guidance and peer-to-peer learning.
 - [Workability Asia](#): Regional network of companies, OPDs and NGOs and individuals promoting employment and livelihood opportunities for persons with disabilities in Asia.
 - [SUMMA network](#): a national disability inclusion network in Paraguay for public, private, and civil society organizations, providing peer knowledge exchange and a certification process.

Case Studies:

- **The Association of Microfinance Institutions of Uganda (AMFIU)** partnered with the **National Union of Disabled Persons in Uganda (NUDIPU)** in a long-term project aimed at increasing access to sustainable microfinance services for persons with disabilities. The project demonstrated benefits and opportunities of disability-inclusive microfinance for both persons with disabilities and MFIs. The partnership between the industry association and the national ‘umbrella’ OPD was identified as a key success factor in engaging and connecting MFIs and economically active persons with disabilities. (Source: AMFIU, NUDIPU, NAD and LFTW (2015), [‘From Financial Exclusion to formal inclusion: Empirical Evidence from the Microfinance and Disability Project in Uganda’](#).)
- In 2019, members of **Alliance for Financial Inclusion (AFI)**, a membership organisation of central banks and regulators, adopted the **2019 Kigali Statement on Accelerating Financial Inclusion for Disadvantaged Groups**, recognizing that the financial exclusion of disadvantaged groups, including persons with disabilities, is a systemic issue that requires deliberate and coordinated action at both national and global levels. Building on this commitment, AFI supported its members in disability inclusion through policy dialogues, peer learning, and knowledge products, including its [Special Report on Financial Inclusion for Persons with Disabilities \(2023\)](#).

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