

# Disability Inclusion Guide for Financial Services Providers (FSPs)

## Introduction to this Guide

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# TABLE OF CONTENTS

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<b>ACKNOWLEDGEMENTS</b>	<b>3</b>
<b>INTRODUCTION TO THIS GUIDE</b>	<b>4</b>
Purpose and target audience	4
Using the guide	4
Acronyms and abbreviations	6

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- ADA (Appui au développement autonome)
- Alliance for Financial Inclusion (AFI)
- Association of Microfinance Institutions of Uganda (AMFIU)
- BRAC Myanmar
- CBM
- Ektha
- Global Disability Inclusion Hub
- Good Return
- Humanity & Inclusion (HI)
- International Disability Alliance (IDA)
- Opportunity Bank of Uganda Ltd.
- Opportunity International

Finally, we would like to recognize and appreciate the authors, organizations, and institutions whose research, tools, and publications are referenced in this guide, as well as the wider disability community who provide the foundation and inspiration for our work.

# INTRODUCTION TO THIS GUIDE

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## Purpose and target audience

This guide is intended to support **financial services providers (FSPs)** to advance the equitable inclusion of persons with disabilities as clients, employees and stakeholders, as an integral part of their responsible finance and social performance strategies.

The primary target audience for the guide is **formal FSPs**, including banks, microfinance institutions (MFIs), fintechs, cooperatives, insurers, credit unions, and other regulated financial institutions.

While the guide is designed primarily for FSPs, it is also intended to be a practical resource for other stakeholders working to promote financial and economic inclusion of persons with disabilities, including:

- **Disability inclusion actors** such as organizations of persons with disabilities (OPDs), non-governmental organizations (NGOs) and disability support organizations, seeking to engage with financial institutions or advocate for more inclusive practices;
- **Public sector institutions**, including government bodies, central banks, and regulators, that set policy and regulatory frameworks, incentives, or supervisory mechanisms related to financial inclusion and consumer protection; and
- **Other inclusive finance actors** such as industry associations, networks, bilateral and multilateral organizations, development agencies, impact investors, and technical assistance providers.

## Using the guide

The guide is designed to be **flexible and modular**, providing practical guidance for FSPs at different stages of their disability inclusion journey.

It does not prescribe a single model for disability inclusion, but offers principles, options and examples that can be adapted to specific institutional and regulatory contexts.

Recognizing the diversity of persons with disabilities, including differences in type of impairments, gender, age, income level, and geographic location, it emphasizes the need for context-specific solutions and alternatives, developed and implemented in collaboration with persons with disabilities.

The guide can be used in the following ways:

- as a **stand-alone guide and reference manual** to support the design, implementation and monitoring of disability inclusion strategies, policies and practices across FSP operations, and / or
- **as a complementary resource** to support the integration of disability inclusion strategies within the FSP's existing **social performance management systems**, aligned to **Cerise+SPTF's Universal Standards for Social and Environmental Performance Management (USSEPM)**.

It is structured in four main chapters as shown in the table below. It is recommended to **start by reading Chapter 1**, which provides an overview of disability inclusion for FSPs and introduces the key topics and frameworks that are explored in other sections of the guide.

Chapters	Content	How to use
<b>1. Overview of disability inclusion for FSPs</b>	<ul style="list-style-type: none"> <li>Provides a high-level summary of the <b>case for disability inclusion</b> in financial services and the <b>key issues</b> to be addressed..</li> <li>Introduces the framework of <b>seven key building blocks of disability inclusion</b> used in this guide.</li> <li>Illustrates <b>progressive levels of disability inclusion</b>, and <b>first steps</b> to get started.</li> </ul>	<ul style="list-style-type: none"> <li>As an stand-alone orientation for FSP leaders and managers to the topic of disability inclusion and how it applies to FSPs.</li> <li>For all users, as an introduction to the concepts and frameworks presented in this guide.</li> </ul>
<b>2. Introduction to disability inclusion</b>	<ul style="list-style-type: none"> <li>Introduces <b>core concepts of disability and inclusion</b>.</li> <li>Outlines the <b>social and rights- based models</b> and <b>principles of disability inclusion</b> which underpin this guide.</li> <li>Defines <b>key enablers of disability inclusion</b> such as accessibility and reasonable accommodation.</li> </ul>	<ul style="list-style-type: none"> <li>To build an understanding of the rights and perspectives of persons with disabilities, as a foundation for inclusion.</li> <li>As reference material for designing sensitization and awareness-raising training.</li> </ul>
<b>3. Financial services context</b>	<ul style="list-style-type: none"> <li>Explores the <b>business case</b> for disability-inclusive financial services</li> <li>Outlines <b>key barriers to accessing financial services</b> for persons with disabilities</li> <li>Provides an overview of the <b>legal and policy context</b>.</li> </ul>	<ul style="list-style-type: none"> <li>To understand the benefits of disability inclusion for FSPs.</li> <li>As reference material to inform the development of organizational disability inclusion strategies.</li> </ul>
<b>4. Disability Inclusion practices for FSPs</b>	<ul style="list-style-type: none"> <li>Provides a <b>series of toolkits</b> for each of the building blocks for disability inclusion.</li> <li>Outlines key practices in each area, with <b>technical guidance, examples, case-studies, and links to resources</b> for implementation.</li> </ul>	<ul style="list-style-type: none"> <li>To support managers, functional teams and project leads in developing and implementing action plans to advance disability inclusion.</li> </ul>
<b>Annex 1:</b>	<ul style="list-style-type: none"> <li>Provides a <b>framework of disability inclusion indicators</b> mapped to the Universal Standards for Social and Environmental Performance Management (USSEPM) dimensions, standards, and essential practices</li> </ul>	<ul style="list-style-type: none"> <li>To support FSPs who use the USSEPM framework to integrate disability inclusion within their social performance management systems.</li> </ul>

## Acronyms and abbreviations

<b>Acronym</b>	<b>Meaning</b>
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
UK	United Kingdom of Great Britain and Northern Ireland

<b>Acronym</b>	<b>Meaning</b>
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

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**Produced by:** **Barrier-Free Finance Initiative (BFFI)**  
info@barrierfreefinance.org  
[www.barrierfreefinance.org](http://www.barrierfreefinance.org)

**In collaboration with:** **Cerise+SPTF**  
info@sptfnetwork.org  
[www.cerise-sptf.org](http://www.cerise-sptf.org)

**Supported by:** **ADA (Appui au développement autonome)**  
info@ada-microfinance.lu  
[www.adaimpact.lu](http://www.adaimpact.lu)

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