

DISABILITY INCLUSION IN FINANCIAL SERVICES

A human development opportunity exists at the intersection of disability inclusion and finance.

The Challenge: Twelve percent of the global population (650 M) is disabled, and 80% of these (520M) live in developing countries. The unemployment rate of these persons with disabilities in developing countries is 80-90%. Disability is multidimensional and not easy to ascertain. Yet, the opportunity to respond is vast.

Rationale for Action: The impact of poverty is not disability neutral, and the two are closely linked. Populations living in poverty sometimes face disability due to lack of resources for disability prevention, while others develop them as they age. Alike, disability can lead to poverty, since disabled persons often lack access to education, health services, and finance. This cycle and these circumstances deny *economic, social, and human rights*.

The Center for Financial Inclusion (CFI) at Work:

CFI is pursuing a vision of global achievement of full financial inclusion by 2020. Rapid growth of mobile and branchless banking and microinsurance significantly propelled the achievement of inclusion, and CFI seeks a similar momentum around disability access.

On the Horizon:

- **Financial Service Providers:** CFI aims to foster the development of disability-friendly human resource policies, infrastructure, and culture.
- **Technology Providers:** CFI seeks opportunities of reasonable accommodation that information communication technologies might afford.
- **Disability Organizations:** CFI offers its support in connecting disability organizations and financial service providers.
- **Microfinance Networks:** CFI calls on networks for leadership.
- **You:** CFI welcomes your ideas and experiences with disability inclusion.



Source: IDDC

Visit "New Resources" at

www.centerforfinancialinclusion.org

to download the concept paper.

(Available in English and Spanish)

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Source: World Bank



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