

Breaking Barriers: Advancing Disability Inclusion in Financial Service

Presentation by: Rev. John Mefful
(Strategic research and Disability Consultant)

February 2025



Partners



Table of Content

1. What is a Disability?

2. Types of Disabilities

3. Disability Inclusion
Etiquette

4. Barriers Faced by
Persons with Disabilities in
Accessing Financial
Services



FIRST+II

In partnership with



What is a Disability?



What is a Disability?

A **disability** is any **physical, mental, sensory, intellectual, or developmental condition** that significantly affects a person's ability to perform daily activities or participate fully in society.

➤ *Disabilities can be permanent, temporary, visible, or invisible, and they may be present from birth or acquired later in life due to illness, injury, or aging.*

Key Aspects of Disability

1. Impairment -- A limitation in body function (e.g., loss of vision, paralysis, difficulty in learning).

Key Aspects of Disability Cont'

2. Activity Limitation -- Difficulty in performing daily tasks (e.g., walking, reading, speaking).

Key Aspects of Disability Cont'

3. Participation -- Barriers to engaging in work, education, or social life due to environmental or societal factors.



FIRST+II

In partnership with



Types of Disabilities



Types of Disabilities

1. Physical Disability

A physical disability affects a person's mobility, dexterity, or physical function. It may be caused by injury, disease, or congenital conditions. Some people use assistive devices such as wheelchairs, crutches, or prosthetic limbs to move around.

Examples:

- **Paralysis** – Loss of muscle function due to spinal cord injury, stroke, or other conditions.
- **Amputation** – Loss of a limb due to an accident, disease, or birth defect.
- **Cerebral Palsy** – A neurological condition affecting movement and muscle coordination.
- **Muscular Dystrophy** – A group of diseases that cause progressive weakness and loss of muscle mass.

Types of Disabilities Cont'

2. Sensory Disability

A sensory disability affects one or more of the five senses—most commonly vision and hearing. Some people with sensory disabilities use assistive technologies such as hearing aids, Braille, or guide dogs.

Examples:

- **Blindness or Low Vision** – Partial or complete loss of vision, which may require the use of canes, screen readers, or Braille.
- **Deafness or Hearing Impairment** – Partial or total inability to hear, which may require sign language, lip reading, or hearing aids.
- **Sensory Processing Disorder** – Difficulty processing sensory information, often found in people with autism.

Types of Disabilities Cont'

3. Intellectual Disability

Intellectual disabilities affect a person's cognitive function, learning ability, and adaptive behavior. People with these disabilities may need extra support in education and daily life.

Examples:

- **Down Syndrome** – A genetic disorder causing developmental delays and distinctive physical features.
- **Fetal Alcohol Spectrum Disorder (FASD)** – A condition caused by prenatal alcohol exposure, affecting learning and behavior.
- **Fragile X Syndrome** – A genetic condition that causes intellectual disability and social difficulties.

Types of Disabilities Cont'

4. Learning Disability

Learning disabilities affect how a person processes information, making it difficult to read, write, do math, or focus. These conditions do not affect intelligence but require different learning methods.

Examples:

- **Dyslexia** – Difficulty reading and understanding written words.
- **Dyscalculia** – Difficulty with numbers and mathematical concepts.
- **ADHD (Attention Deficit Hyperactivity Disorder)** – A condition affecting attention, focus, and impulse control.

Types of Disabilities Cont'

5. Neurological Disability

A neurological disability affects the nervous system, including the brain, spinal cord, and nerves. These conditions can cause movement disorders, muscle weakness, or cognitive difficulties.

Examples:

- **Epilepsy** – A brain disorder that causes seizures.
- **Multiple Sclerosis (MS)** – A disease that affects the brain and spinal cord, leading to muscle weakness and coordination problems.
- **Parkinson's Disease** – A progressive disorder affecting movement and causing tremors.

Types of Disabilities Cont'

6. Mental Health Disability

A mental health disability affects a person's emotional and psychological well-being, often interfering with daily activities, relationships, and work.

Examples:

- **Depression** – A mood disorder causing persistent sadness and loss of interest in activities.
- **Anxiety Disorders** – Conditions causing excessive fear, worry, or panic attacks.
- **Schizophrenia** – A severe mental disorder affecting thinking, emotions, and behavior, sometimes leading to hallucinations or delusions.

Types of Disabilities Cont'

7. Speech and Language Disability

A speech or language disability affects a person's ability to communicate effectively. This may include difficulty with speaking, understanding, or processing language.

Examples:

- **Stuttering** – Repetitions or interruptions in speech flow.
- **Aphasia** – Difficulty speaking, reading, or writing due to brain injury or stroke.
- **Speech Delay Disorders** – Delayed speech development, often seen in children.

Types of Disabilities Cont'

8. Developmental Disability

Developmental disabilities are lifelong conditions that affect physical, learning, language, or behavioral development. They usually begin in childhood and impact daily life.

Examples:

- **Autism Spectrum Disorder (ASD)** – A condition affecting social skills, communication, and behavior.
- **Intellectual Disabilities** – Limitations in learning, problem-solving, and adaptive behavior.

Types of Disabilities Cont'

9. Chronic Illness-Related Disability

Chronic illnesses can lead to disabilities when they significantly impact daily activities and work. Some chronic illnesses cause pain, fatigue, or organ damage.

Examples:

- **Diabetes Complications** – Long-term diabetes can lead to vision loss, kidney failure, or amputation.
- **Chronic Pain Disorders** – Conditions like fibromyalgia cause widespread pain and fatigue.
- **Respiratory Diseases (e.g., Asthma, COPD)** – Breathing disorders that limit physical activity.

Types of Disabilities Cont'

10. Invisible Disabilities

Invisible disabilities are conditions that are not immediately noticeable but still impact daily life. Many people with invisible disabilities face misunderstandings because others assume they are "healthy."

Examples:

- **Chronic Fatigue Syndrome** – Extreme tiredness that does not improve with rest.
- **Migraines** – Severe headaches that can cause vision problems and nausea.
- **PTSD (Post-Traumatic Stress Disorder)** – A mental health condition caused by trauma, leading to anxiety, flashbacks, and emotional distress.



FIRST+II

In partnership with



Disability Inclusion Etiquette





FIRST+II

In partnership with



Disability Inclusion Etiquette

This refers to respectful and inclusive behavior when interacting with people with disabilities.

Here are key guidelines:



General Etiquette

- 1. Use Person-First Language** – Say “a person with a disability” rather than “a disabled person” (unless they prefer identity-first language).
- 2. Speak Directly** – Address the person, not their interpreter, assistant, or companion.
- 3. Ask Before Helping** – Don’t assume someone needs help; ask first and respect their response.
- 4. Be Patient** – Give people time to express themselves, especially if they have speech or cognitive disabilities.
- 5. Avoid Assumptions** – Disabilities vary; don’t assume what someone can or cannot do.

Specific Disability Etiquette

For People with Mobility Disabilities

- Don't push a wheelchair or move assistive devices without permission.
- When talking for a long time, sit or kneel to be at eye level.

Specific Disability Etiquette Cont'

For People with Visual Impairments

- Identify yourself when approaching and before touching them.
- Offer, but don't force, assistance by letting them take your arm if needed.
- Describe surroundings and obstacles clearly when guiding.

Specific Disability Etiquette Cont'

For People with Hearing Impairments

- Face the person and speak clearly; don't cover your mouth.
- Use gestures or written communication if needed.
- Get their attention before speaking (wave or tap on the shoulder gently).

Specific Disability Etiquette Cont'

For People with Cognitive or Intellectual Disabilities

- Use clear, simple language and be patient.
- Don't talk down to them; treat them as adults.
- Offer choices and allow extra time for responses.

Specific Disability Etiquette Cont'

Workplace & Social Inclusion

- Ensure physical spaces are accessible (ramps, elevators, seating).
- Use inclusive language and avoid offensive terms.
- Encourage participation in conversations and activities.



FIRST+II

In partnership with



CapPlus

CapitalPlus Exchange

Disability Inclusion & Rights

People with disabilities have rights to **equal opportunities, accessibility, and inclusion** in education, employment, healthcare, and social life. Many countries have laws, such as the **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)**, to protect their rights.



FIRST+II

In partnership with



Barriers Faced by Persons with Disabilities in Accessing Financial Services

Barriers Faced by Persons with Disabilities in Accessing Financial Services

Persons with disabilities face multiple barriers in accessing financial services.

Barriers are categorized into:

- Physical Barriers
- Attitudinal Barriers
- Technological Barriers
- Systemic Barriers

Barriers Faced by Persons with Disabilities in Accessing Financial Services

Physical Barriers

Inaccessible Branches:

Lack of ramps, elevators, or wheelchair-accessible counters.

Inaccessible ATMs:

Missing features like Braille, voice guidance, or height adjustments.

Attitudinal Barriers

Discrimination:

Undervaluing financial capabilities of Persons with disabilities.

Stigma:

Negative stereotypes and assumptions.

Technological Barriers

Inaccessible Websites and Apps:

Missing screen reader compatibility and keyboard navigation.

Non-Adaptable Devices:

Banking tools not catering to diverse disability needs.

Systemic Barriers

Rigid Identification Requirements:

Difficulty meeting ID or documentation needs.

Lack of Inclusive Policies:

Inconsistent service delivery due to absent guidelines.



Discussion

Questions and Answers



FIRST+II

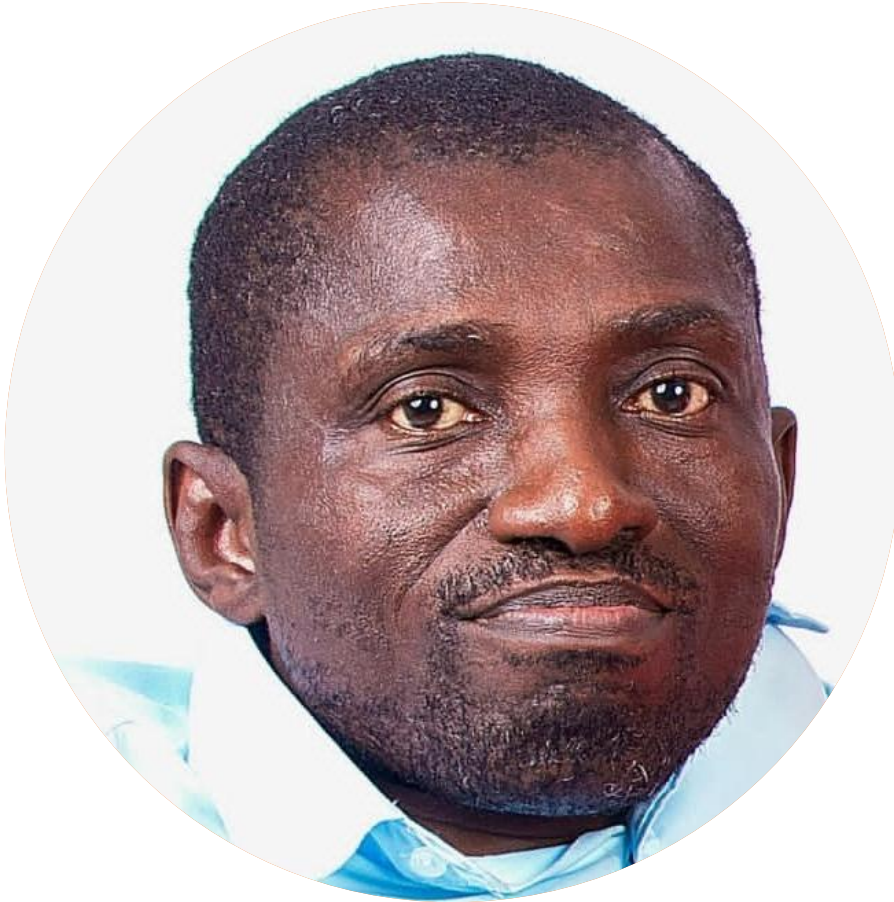
In partnership with



CapPlus
CapitalPlus Exchange

END





Contact Information

Name: Rev. John Mefful

[Strategic Research and Disability
Consultant]

Email: revjohnmefful2013@gmail.com

Phone: 0271238910/0547733107



FIRST+II

In partnership with



Thank you!

first.capplus.org

Partners

