

Breaking Barriers: Advancing Disability Inclusion in Financial Service

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Definition and Importance of Disability Inclusion in Financial Institutions





Module 1 - Definition and Importance of Disability Inclusion in Financial Institutions



Definition of Disability Inclusion

- **Definition:** Ensuring individuals with disabilities are fully integrated and actively participate in all aspects of society without facing discrimination or barriers.
- **Context in Financial Institutions:** Designing products, services, and environments to meet the needs of persons with disabilities.

Key Aspects of Disability Inclusion

1. **Accessibility:** Remove barriers to facilities, services, and information.
2. **Equality and Equity:** Provide opportunities on an equal footing with reasonable adjustments.
3. **Participation:** Actively involve persons with disabilities in decision-making and design.
4. **Non-Discrimination:** Prevent practices that exclude or marginalize persons with disabilities.

Importance of Disability Inclusion in Financial Institutions

1. Enhances customer satisfaction.
2. Promotes social equity and justice.
3. Unlocks economic potential of an underserved demographic.
4. Ensures compliance with laws and regulations.

Social Equity Benefits

- 1. Promotes Equality:** Equal access to resources and opportunities.
- 2. Reduces Marginalization:** Addresses systemic inequalities.
- 3. Fosters Social Cohesion:** Encourages diverse participation and inclusion.

Economic Growth Benefits

- 1. Unlocks Untapped Markets:** Over 1 billion PWDs globally represent a significant market.
- 2. Boosts Employment:** Financial inclusion enables entrepreneurship and job creation.
- 3. Enhances Productivity:** Enables PWDs to contribute their talents fully.
- 4. Sparks Innovation:** Inclusive products benefit all customers.

Institutional Compliance Benefits

- 1. Aligns with Legal Mandates:** Adheres to laws like Ghana's Persons with Disability Act (2006) and UNCRPD.
- 2. Mitigates Risks:** Avoids legal, reputational, and financial penalties.
- 3. Builds Trust:** Strengthens relationships with stakeholders.
- 4. Supports Global Standards:** Positions institutions as leaders in inclusion.

Disability Inclusion: A Path to Sustainable Growth

- Integrate accessibility, equity, and non-discrimination into financial services.
- Drive market expansion and innovation.
- Strengthen social equity, economic growth, and compliance. **Call to Action:** “Commit to creating a financial system that empowers everyone, including persons with disabilities.”

Module 2. Steps to Create an Inclusion Action Plan



Steps to Create an Inclusion Action Plan

- An inclusion action plan is a strategic document that outlines an organization's goals, strategies, and actions for promoting inclusion, particularly for marginalized groups such as persons with disabilities.

Define the Scope and Objectives

- Clearly articulate the purpose and scope of the inclusion plan.
- **Example:** Focus on improving accessibility and inclusion for persons with disabilities in financial services.
- Set measurable objectives, such as increasing persons with disabilities participation by 20% over three years.

Assess Current Practices

- Conduct an inclusion audit to identify existing gaps and barriers.
- **Physical Accessibility:** Evaluate branches, ATMs, and physical spaces for accessibility.
- **Technological Accessibility:** Assess websites, apps, and digital platforms for compliance with accessibility standards.
- **Staff Attitudes:** Survey employees' understanding and awareness of inclusion principles.
- **Policy Review:** Examine current policies to identify areas lacking inclusivity.

Engage Stakeholders

- Involve key stakeholders to ensure the plan is comprehensive and practical.
- **Internal:** Include management, staff, and diversity officers.
- **External:** Collaborate with persons with disabilities advocacy groups, customers with disabilities, and government bodies.
- **Feedback Mechanisms:** Use focus groups or surveys to gather insights from persons with disabilities about their needs.

Set SMART Goals

- Develop Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) goals.
- **Example Goals:**
 - Install ramps and accessible counters in all branches within 12 months.
 - Train 80% of staff on disability inclusion within six months.
 - Introduce sign language interpreters at flagship branches by the end of the year.

Develop Specific Strategies 1/2

- Outline actionable steps to achieve your goals.
- **Physical Accessibility:**
 - Install ramps, elevators, and Braille signage.
 - Retrofit ATMs to include Braille and voice guidance.
- **Digital Accessibility:**
 - Ensure websites and apps meet WCAG 2.1 standards.
 - Implement video relay services for customer support.

Develop Specific Strategies 2/2

- **Policy and Products:**

- Create financial products tailored to persons with disabilities, such as loans for assistive devices.
- Introduce flexible documentation requirements for customers with disabilities.

- **Staff Training:**

- Conduct regular training on disability awareness and inclusive customer service.

Allocate Resources

- Determine the resources needed for successful implementation.
- **Budget:** Allocate funds for infrastructure improvements, training programs, and assistive technologies.
- **Human Resources:** Assign teams or officers responsible for overseeing inclusion efforts.
- **Technology:** Invest in tools like screen readers, accessible software, and adaptive devices.

Create an Implementation Timeline

- Break the plan into phases with specific deadlines.
 - **Short-term:** Training, minor retrofits, and policy updates.
 - **Medium-term:** Launch of inclusive products and services.
 - **Long-term:** Comprehensive infrastructure changes and ongoing monitoring.

Monitor and Evaluate Progress

- Establish indicators to track progress and measure success.
- **Key Performance Indicators (KPIs):**
 - Number of accessible branches and ATMs.
 - Percentage of staff trained on disability inclusion.
 - Customer satisfaction ratings among persons with disabilities.
- Conduct regular audits and solicit feedback from persons with disabilities customers and advocacy groups.

Communicate the Plan

- Share the plan with all stakeholders to build awareness and commitment.
- **Internal:** Use newsletters, workshops, and meetings to keep staff informed.
- **External:** Publicize efforts through social media, press releases, and community events.

Foster a Culture of Inclusion

- Make inclusion a core value within your organization.
- **Leadership Commitment:** Ensure top management demonstrates support for the plan.
- **Ongoing Training:** Continuously educate staff on emerging best practices in inclusion.
- **Feedback Mechanisms:** Regularly seek input from persons with disabilities to refine the plan.

Template for an Inclusion Action Plan 1/2

1. Vision and Objectives

- Vision: A financial institution accessible and welcoming to all, including persons with disabilities.
- Objectives: Specific goals related to accessibility, inclusion, and customer satisfaction.

2. Current State Assessment

- Summary of the inclusion audit findings.

3. Strategies and Actions

- Detailed steps categorized by accessibility, policy, training, and partnerships.

Template for an Inclusion Action Plan 2/2

4. Resource Allocation

- . Budget, human resources, and technology investments.

5. Timeline

- . Milestones and deadlines for short-, medium-, and long-term goals.

6. Monitoring and Evaluation

- . Metrics for measuring success and strategies for ongoing review.

Conclusion

- An inclusion action plan ensures a structured approach to fostering equity and accessibility for persons with disabilities.

Module 3 - Barriers Faced by Persons with Disabilities in Accessing Financial Services



Overview of Barriers

- Persons with disabilities face multiple barriers in accessing financial services.
- Barriers are categorized into:
 - Physical Barriers
 - Attitudinal Barriers
 - Technological Barriers
 - Systemic Barriers



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Physical Barriers

- **Inaccessible Branches:**
 - Lack of ramps, elevators, or wheelchair-accessible counters.
- **Inaccessible ATMs:**
 - Missing features like Braille, voice guidance, or height adjustments.
- **Transport Challenges:**
 - Inaccessible public transport and poorly designed roadways.
- **Overcrowded Spaces:**
- Sensory or mobility challenges in crowded banking halls.

Attitudinal Barriers

- **Discrimination:**
 - Undervaluing financial capabilities of Persons with disabilities.
- **Stigma:**
 - Negative stereotypes and assumptions.
- **Lack of Training:**
 - Insufficient staff knowledge on disability inclusion.
- **Unwelcoming Environments:**
 - Lack of cultural sensitivity and inclusivity.

Technological Barriers

- **Inaccessible Websites and Apps:**
 - Missing screen reader compatibility and keyboard navigation.
- **Non-Adaptable Devices:**
 - Banking tools not catering to diverse disability needs.
- **Cost of Assistive Technologies:**
 - High costs of devices like screen readers or adaptive keyboards.
- **Limited Connectivity:**
 - Challenges in rural areas due to poor internet access.

Systemic Barriers

- **Rigid Identification Requirements:**
 - Difficulty meeting ID or documentation needs.
- **Lack of Inclusive Policies:**
 - Inconsistent service delivery due to absent guidelines.
- **Inaccessible Complaint Systems:**
 - Feedback mechanisms without accessibility features.
- **Limited Product Design:**
 - Products not tailored for Persons with disabilities.
- **Exclusion from Decision-Making:**
 - Lack of representation in policy or service development.

Conclusion

- A comprehensive approach is needed to address barriers.
- Actions to consider:
 - o Improve physical infrastructure.
 - o Foster inclusive attitudes.
 - o Leverage accessible technologies.
 - o Reform systemic policies.
- Eliminating these barriers ensures equitable access for Persons with disabilities.

Module 4: International Frameworks and Laws Supporting Disability Inclusion.



Importance of Frameworks and Laws

1. Support inclusive policies across sectors, including finance.
2. Create accountability for disability inclusion.
3. Align local and global efforts for economic empowerment.

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

1. Support inclusive policies across sectors, including finance.
2. Adopted in 2006, ratified by Ghana in 2012. Aims to promote and protect the rights of persons with disabilities globally.
3. Focuses on accessibility, participation, and equality.
4. Create accountability for disability inclusion.
5. Align local and global efforts for economic empowerment.

Key Provisions of UNCRPD

1. Article 9: Accessibility (physical, digital, systemic).
2. Article 27: Work and employment with reasonable accommodation.
3. Article 28: Adequate standard of living and social protection.
4. Article 4: General obligations to remove barriers.

Ghana's Persons with Disability Act (2006)

1. Enacted to eliminate discrimination and promote inclusion.
2. Focus areas:
 - ☐ Section 16: Equal opportunity in all spheres.
 - ☐ Section 17: Accessible work environments.
 - ☐ Section 19: Financial and physical accessibility.
 - ☐ Section 23: Social protection measures.

Bank of Ghana's Guidelines on Disability Financial Inclusion

- Key components:
 1. Accessible Banking Services: ATMs, apps, and branches.
 2. Inclusive Financial Products: Loans, savings, insurance.
 3. Staff Training and Sensitization: Building understanding and respect.
 4. Public Awareness: Promoting inclusion benefits.
 5. Physical Accessibility Standards: Removing barriers.

Comparative Insights

- ❑ UNCRPD provides a global roadmap.
- ❑ Ghana's Act 715 ensures localized implementation.
- ❑ Bank of Ghana operationalizes principles in the financial sector.

Conclusion

- ☐ Laws ensure equity and accountability.
- ☐ Frameworks drive systemic changes for inclusion.
- ☐ Financial institutions play a critical role in enabling economic empowerment.



Module 5: Strategies for Providing Disability-Inclusive Financial Services



Introduction

1. Enable persons with disabilities to access and manage financial resources.
2. Enhance economic participation and independence.
3. Foster equity and inclusion in the financial sector.

Accessible Physical Branches

Inclusive Design:

- . Ramps and elevators.
- . Wide doorways and aisles.
- . Clear signage (text and Braille).
- . Accessible counters at appropriate heights.

Accessible Physical Branches Cont'

- **Assistive Technologies:**
 - Screen readers and Braille displays.
 - Audio guides and magnifiers.
 - Accessible ATMs (Braille keypads, voice instructions).
- **Personalized Assistance:**
 - Train staff to provide respectful and effective help.

Accessible Digital Platforms

- **Inclusive Website Design:**
 - Screen reader compatibility.
 - High-contrast and resizable text.
 - Clear navigation.
- **Mobile Accessibility:**
 - Speech recognition and text-to-speech features.
 - Customizable display settings (text size, color contrast).
- **Alternative Formats:**
 - Documents in Braille, large print, or audio.

Developing Inclusive Policies

- **Tailored Financial Products:**

- Low-interest loans for assistive devices.
- Disability-specific savings and insurance plans.
- Special pension schemes.

- **Fee Waivers:**

- Reduced fees for essential services.

- **Flexible Lending:**

- Accommodating repayment schedules and lower interest rates.

Policy Guidelines for Accessibility

- **Universal Accessibility Standards:**
 - Mandate physical and digital accessibility.
- **Monitoring and Accountability:**
 - Regular audits.
 - Customer feedback mechanisms.
 - Compliance reporting.

Training Staff for Inclusion

- **Disability Awareness Training:**

- Cultural sensitivity and respect.
- Knowledge of assistive technologies.

- **Inclusive Communication Skills:**

- Clear, slow, and polite interactions.
- Training in visual, written, and sign communication.

- **Customer Service Protocols:**

- Personalized service based on individual needs.
- Encouraging self-advocacy

Personalized Customer Service

- Flexible, one-on-one assistance.
- Options for advance accommodation requests.
- Active listening to understand client preferences.

Conclusion

- Accessibility and inclusive practices are key to economic empowerment.
- Financial institutions must take a proactive role in driving inclusion.
- Collaboration with stakeholders ensures sustainable impact.



Module 6: Products and Services for Persons with Disabilities





Introduction

- Tailored financial products enhance the inclusion of persons with disabilities

Accessible Savings Accounts

- Features:
 - No Minimum Balance Requirements
 - Fee Waivers
 - Braille and Audio Statements
 - Flexible Access Points
- Purpose: Encouraging savings habits and accessibility

Inclusive Loan Products

- Features:
 - Low-Interest Loans
 - Flexible Repayment Terms
 - Assistive Equipment Loans
 - Business Loans
- Purpose: Supporting personal and professional development

Disability-Inclusive Insurance

- Features:
 - Health Insurance
 - Life Insurance
 - Disability Insurance
 - Savings-Linked Insurance
- Purpose: Providing financial security and protection

Financial Literacy Programs

- Importance of financial literacy for persons with disabilities
- Components:
 - Basic Financial Concepts
 - Rights and Protections
 - Digital and Mobile Banking Training
 - Tailored Content Delivery

Delivery Channels for Financial Literacy

- Workshops and Seminars
- Customized Materials
- Peer Mentorship
- Integration into Schools and Vocational Centers

Benefits of Financial Literacy Programs

- Empowerment and confidence in financial decisions
- Protection against financial fraud
- Long-term financial planning

Conclusion

- Integrating financial products and literacy for economic empowerment



Module 7. Staff Training and Awareness on Disability Inclusion



Introduction

- **Why Disability Inclusion Matters**
 - Create welcoming environments for all customers.
 - Ensure equitable access to financial services.
 - Foster trust and inclusivity in the institution.
- **Objective:** Equip staff with skills to effectively serve persons with disabilities.

Component 1 – Disability Etiquette and Sensitivity

- **Key Focus Areas:**
 - **Understanding Disabilities**
 - Overview of physical, sensory, cognitive, and mental health-related disabilities.
 - Importance of individualized approaches.
 - **Respectful Communication**
 - Use appropriate, person-first language.
 - Avoid assumptions; ask how you can assist.

Component 1 – Disability Etiquette and Sensitivity Cont'

- **Respecting Autonomy**
 - Seek permission before helping; respect responses.
 - Allow individuals to maintain independence.
- **Non-Verbal Communication**
 - Use visual cues, gestures, or written aids.
 - Be patient with speech or cognitive impairments.

Component 2 – Using Assistive Technologies

- **Assistive Tools Training**
 - Overview of technologies like screen readers, Braille keyboards, and hearing aids.
 - Hands-on practice with assistive devices in banking services.
- **Integration with Services**
 - Supporting clients with assistive tech at branches or on digital platforms.
 - Awareness of accessible services like Braille statements and sign language interpreters.
- **Continuous Learning**
 - Encourage regular staff interaction with assistive tools.
- Stay updated on advancements in assistive technology.

Component 3 – Confidence-Building for Inclusive Service Delivery

- **Assistive Tools Training**
 - Overview of technologies like screen readers, Braille keyboards, and hearing aids.
 - Hands-on practice with assistive devices in banking services.
- **Integration with Services**
 - Supporting clients with assistive tech at branches or on digital platforms.
 - Awareness of accessible services like Braille statements and sign language interpreters.

Component 3 – Confidence-Building for Inclusive Service Delivery Cont’

- **Continuous Learning**

- Encourage regular staff interaction with assistive tools.
- Stay updated on advancements in assistive technology.

Creating an Inclusive Culture

- Foster diversity and inclusion at all levels of the organization.
- Encourage staff to champion disability inclusion initiatives.
- Share success stories and best practices to inspire colleagues.

Conclusion

- Disability etiquette ensures respectful interactions.
- Assistive technology enhances accessibility.
- Confidence-building fosters empathy and proactive service delivery.
- **Call to Action:** Commit to continuous learning and make inclusion a cornerstone of your organization's culture.

Module 8: Communication Strategies for Serving Customers with Disabilities



Introduction

- **Why Inclusive Communication Matters:**
 - Enhances accessibility and equity.
 - Builds trust and fosters respect.
 - Empower all customers to engage fully with financial services.
- **Objective:** Develop strategies to communicate effectively with customers with diverse needs.

Accessible Communication Techniques

- **Clear and Inclusive Communication:**
 - Use plain language and avoid jargon.
 - Speak directly to the customer with respect and courtesy.
 - Maintain eye contact and treat all customers equitably.
- **Physical and Digital Accessibility:**
 - Provide Braille and text-labeled signage in branches.
 - Ensure websites and apps meet Web Content Accessibility Guidelines (WCAG).

Accessible Communication Techniques Cont'

- **Assistive Technology Integration:**
 - Train staff on screen readers, magnifiers, and speech-to-text tools.
- Equip customer-facing platforms with accessibility features.

Alternative Formats for Communication

- **Braille:**
 - Essential documents available in Braille, updated timely.
- **Audio:**
 - Audio versions of key documents and text-to-speech options on platforms.
- **Large Print:**
 - Materials in large font sizes (16-20 points) with high-contrast layouts.
- **Sign Language:**
 - Arrange sign language interpreters for in-branch and virtual interactions.
 - Video-based sign language support for online services.

Tailoring Communication to Different Disabilities

- **For Customers with Visual Impairments:**
 - Announce your presence and offer assistance with documents or platforms.
 - Ensure compatibility with screen readers and include descriptive text.
- **For Customers with Hearing Impairments:**
 - Use written communication (text, email, or chat).
- Offer hearing loop systems and live chat/video call support with sign language interpretation

Tailoring Communication to Different Disabilities Cont'

- **For Customers with Speech Impairments:**
 - Be patient and use written communication when needed.
 - Provide alternate channels like text messaging or email.
- **For Customers with Cognitive Disabilities:**
 - Simplify communication into smaller, clear pieces.
- Use visual aids and confirm understanding with summaries and questions.

Benefits of Inclusive Communication

- Empowers customers with disabilities to make informed decisions.
- Strengthens customer trust and satisfaction.
- Promotes equity and reduces barriers to financial services.

Conclusion

- **Key Takeaways:**

- Inclusive communication fosters respect, understanding, and engagement.
- Tailoring communication techniques to specific needs ensures equitable access.
- Continuous training and commitment to inclusivity are essential for success.

- **Call to Action:** Prioritize inclusive communication in all customer interactions.



Module 9: Assistive Technologies and Tools for Serving Customers with Disabilities



Introduction

- **Importance of Assistive Technologies:**
 - Empower persons with disabilities to access financial services independently.
 - Enhances communication, navigation, and overall accessibility.
- **Objective:** Explore tools and strategies to ensure inclusive and equitable participation in the financial system.

Assistive Tools for Diverse Disabilities

- **Screen Readers:**

- Converts text into speech or Braille (e.g., JAWS, NVDA, VoiceOver, TalkBack).
- Compatibility with applications and websites is essential.

- **Braille Displays:**

- Translates on-screen text into Braille characters for tactile reading.
- Complements screen readers for a comprehensive experience.

Assistive Tools for Diverse Disabilities Cont'

- **Hearing Aids and Loop Systems:**
 - Amplify sound for customers with hearing impairments.
 - Induction loops in branches transmit sound directly to hearing aids.
- **Speech-to-Text Tools:**
 - Tools like Otter.ai or Dragon NaturallySpeaking convert speech to text for clear communication.
- **Cognitive Support Tools:**
 - Simplified interfaces, visual aids, and reminder systems for easier navigation.

Accessible ATMs

• **Key Features:**

- Braille keypads for tactile input.
- Voice guidance with headphones for private navigation.
- Adjustable heights for wheelchair users.
- High-contrast screens for low-vision customers.

• **Enhanced Security Measures:**

- Privacy shields and accessible card slots.

• **Implementation:**

- Design all new ATMs with accessibility in mind.
- Retrofit existing machines and conduct regular maintenance.

Accessible Mobile Apps

- **Features for Digital Accessibility:**

- Screen reader compatibility and customizable interfaces.
- Voice navigation and captioned tutorials for improved usability.
- Clear notifications and alerts to minimize confusion.

- **Simplified User Experience:**

- Intuitive navigation with step-by-step guides.
- Visual indicators for complex transactions.

Training and Support

- **Customer Training:**

- Workshops or guides for using tools like accessible ATMs or mobile apps.
- One-on-one support for unfamiliar customers.

- **Staff Training:**

- Equip employees to assist with assistive technologies.
- Build familiarity with tools like screen readers, Braille devices, and loop systems.

Benefits of Assistive Technologies

- Removes barriers to financial access for persons with disabilities.
- Promotes independence and dignity in financial interactions.
- Reflects a commitment to inclusion and equitable service delivery.

Conclusion

- **Key Takeaways:**

- Assistive technologies are vital for creating an inclusive financial environment.
- Continuous updates, integration, and staff training maximize their effectiveness.

- **Call to Action:** Prioritize the adoption and maintenance of assistive tools in financial services.



Module 10: Providing Reasonable Accommodations for Customers with Disabilities



Introduction

- **Definition:** Reasonable accommodations are adjustments to ensure equal access to financial services for Persons with disabilities.
- **Objective:** Foster inclusion, respect, and compliance with accessibility standards.
- **Significance:** Reflects a commitment to equity and enhances customer experience.

Examples of Reasonable Accommodations (1/2)

- **Physical Accessibility Adjustments:**
 - Ramps and elevators for mobility access.
 - Accessible parking near branch entrances.
 - Adjustable service counters and ATMs for wheelchair users.
- **Communication Supports:**
 - Sign language interpreters for in-person or virtual interactions.
 - Documents in alternative formats like Braille, large print, or audio.

Examples of Reasonable Accommodations (2/2)

- **Flexible Policies:**
 - Extended transaction time for customers needing more time to process information.
 - Proxy support for representatives of customers with disabilities.
- **Inclusive Customer Service Practices:**
 - Priority service lines to reduce wait times.
 - Home visits or virtual services for customers unable to visit branches.
- Accessible feedback channels through online forms, calls, or in-person options.

Adapting Services and Policies to Meet Diverse Needs

- **Inclusive Policy Design:**

- Review policies for accessibility and involve disability advocacy groups.
- Develop clear guidelines for handling accommodation requests.

- **Customizing Services:**

- Tailored financial products, like assistive equipment loans or flexible savings accounts.
- Digital platforms with customizable interfaces (e.g., text size, contrast).

Adapting Services and Policies to Meet Diverse Needs

- **Proactive Accommodations:**

- Anticipate needs by embedding accessible features into all services.
- Regularly audit facilities and services for accessibility improvements.

Emergency Preparedness

- **Preparedness Protocols:**

- Develop emergency plans for assisting customers with disabilities.
- Ensure branch staff are trained to address specific needs during emergencies.

- **Example Scenarios:**

- Evacuations during natural disasters or fire alarms.
- Handling technical outages that impact accessibility.

Benefits of Providing Reasonable Accommodations

- **Enhanced Customer Loyalty:**
 - Increases customer satisfaction and retention.
- **Legal Compliance:**
 - Aligns with laws like Ghana's Persons with Disability Act (2006) and the UNCRPD.

Benefits of Providing Reasonable Accommodations

- **Positive Reputation:**
 - Demonstrates leadership in corporate social responsibility.
- **Economic Inclusion:**
 - Enables full participation of Persons with disabilities in the financial system.

Conclusion

- **Key Takeaways:**

- Reasonable accommodations promote equity and inclusion.
- Thoughtful adjustments create an environment where all customers feel respected.

- **Call to Action:**

- Commit to continuous improvement in accessibility and inclusivity.

Module 11: Handling Complaints and Feedback from Customers with Disabilities

Introduction

- **Why It Matters:**

- Managing complaints effectively fosters trust and enhances service quality.
- Tailored feedback systems reflect commitment to inclusivity.

- **Objective:**

- Create accessible channels and ensure respectful, timely responses to customer concerns.

Accessible Feedback Channels (1/2)

- **Multiple Feedback Options:**
 - **Online Platforms:** Accessible websites/apps (WCAG compliant), screen reader compatibility, adjustable text sizes.
 - **In-Person Assistance:** Trained staff to assist with forms or verbal concerns.
 - **Telephonic Support:** Relay services or text-to-speech options for hearing/speech-impaired customers.
 - **Mail Services:** Accept complaints in Braille, large print, or standard formats.

Accessible Feedback Channels (2/2)

- **User-Friendly Design:**
 - Clear instructions and minimal steps for submitting feedback.
 - Acknowledge receipt and provide updates on complaint status.
- **Proactive Outreach:**
 - Encourage feedback through accessible surveys and suggestion boxes.
 - Use suitable formats like audio announcements or sign language videos to raise awareness of feedback channels.

Sensitivity in Addressing Concerns

- **Empathy and Respect:**
 - Train staff to listen with patience and professionalism.
 - Take all concerns seriously, regardless of perceived severity.
- **Confidentiality:**
 - Secure channels for privacy when discussing disability-related issues.
 - Reassure customers that their feedback is handled discreetly.

Sensitivity in Addressing Concerns

- **Timely Responses:**
 - Set realistic timelines for resolving complaints.
 - Keep customers informed of progress and resolution steps.

Dedicated Support Teams

- **Specialized Staff:**
 - Establish teams trained in disability inclusion to handle complaints.
- **Continuous Training:**
 - Ensure team members stay updated on best practices and legal standards.
- **Customer-Focused Solutions:**
 - Empower teams to adapt solutions to the specific needs of each customer.

Benefits of an Inclusive Feedback System

- **Enhanced Trust:**
 - Customers feel valued and heard.
- **Service Improvement:**
 - Feedback identifies areas for accessibility enhancements.
- **Positive Reputation:**
 - Positions the institution as a leader in disability inclusion.
- **Legal and Ethical Compliance:**
 - Aligns with standards like the UN Convention on the Rights of Persons with Disabilities.

Conclusion

- **Key Takeaways:**

- o Accessible feedback channels and sensitive complaint handling are critical for inclusivity.
- o Use customer input to drive continuous improvement.

- **Call to Action:**

- o Commit to creating a customer-first culture that prioritizes the needs of Persons with disabilities.

Module 12: Building Partnerships with Disability Organizations and Advocacy Groups



Introduction

- **Why Partnerships Matter:**
 - Collaborations provide insights and resources to enhance accessibility.
 - Foster systemic change and create a more inclusive financial ecosystem.
- **Goal:**
 - To build meaningful collaborations that address the needs of Persons with disabilities effectively.

Identifying Relevant Partners (1/2)

- **Criteria for Partnership:**
 - Expertise in disability rights and inclusive design.
 - Representation of diverse disabilities (physical, sensory, cognitive).
 - Proven track record in advocacy or impactful programs.
- **Potential Partners:**
 - National Disability Organizations (e.g., Ghana Federation of Disability Organizations).
 - Specialized NGOs focusing on specific disabilities.

Identifying Relevant Partners (2/2)

- **More Potential Partners:**
 - International Agencies (e.g., UNDP, WID).
 - Community-Based Organizations with grassroots insights.
- **Engagement Approach:**
 - Conduct stakeholder mapping to align goals.
- Use forums, workshops, or direct outreach to explore collaboration opportunities

Co-Creating Programs and Initiatives

- **Collaborative Design:**
 - Engage disability organizations in planning to address actual needs.
 - Use participatory approaches like focus groups or co-design sessions.
- **Examples of Joint Initiatives:**
 - Financial Literacy Campaigns tailored for Persons with disabilities.
 - Accessible Infrastructure Projects (branches, ATMs, digital platforms).
 - Mentorship and Employment Programs within the financial sector.

Capacity Building

- **Support for Partners:**
 - Offer funding or resources to strengthen partner organizations.
 - Conduct joint training for staff to enhance understanding of inclusion.
- **Outcome:**
 - Stronger partnerships and a more informed workforce

Advocacy for Systemic Change (1/2)

- **Policy Development:**

- Collaborate to influence national policies on financial inclusion.
- Advocate for stronger enforcement of disability rights legislation.

- **Raising Awareness:**

- Public campaigns to highlight the importance of financial inclusion.
- Use media to amplify the voices of Persons with disabilities.

Advocacy for Systemic Change (2/2)

- **Research and Data Collection:**
 - Partner on studies to understand the financial needs of Persons with disabilities.
 - Use data to drive evidence-based policies and measure impact.
- **Global Advocacy:**
 - Align efforts with international frameworks like the UNCRPD.
- Share best practices in global forums.

Benefits of Partnerships

- **Enhanced Credibility:**
 - Show commitment to inclusion by collaborating with trusted disability organizations.
- **Deeper Insights:**
 - Leverage expertise and lived experiences of Persons with disabilities
- **Greater Impact:**
 - Amplify reach and effectiveness through joint efforts.
- **Systemic Progress:**
 - Drive broader societal change and foster an inclusive culture.

Conclusion

- **Key Takeaways:**
 - Partnerships with disability organizations are essential for meaningful inclusion.
 - Collaborative efforts address barriers and promote systemic change.
- **Call to Action:**
 - Commit to building alliances that benefit Persons with disabilities and drive innovation.



Module 13: Indicators for Measuring Disability Inclusion



Introduction

- **Why Measure Disability Inclusion?**
 - Provides actionable insights into accessibility, equity, and effectiveness.
 - Drives informed decision-making and demonstrates accountability.
- **Objective:**
 - To identify and utilize key indicators and tools to track and enhance disability inclusion efforts.

Key Performance Indicators (KPIs) for Disability Inclusion (1/2)

- **Accessibility Metrics:**
 - % of Accessible Facilities: Proportion of branches, ATMs, and locations meeting standards.
 - Digital Accessibility Compliance Rate: Adherence to WCAG standards.
 - Assistive Technology Utilization: % of customers using tools like screen readers or Braille displays.
- **Customer Engagement Metrics:**
 - Total and % of Persons with disabilities Served.
 - Customer Satisfaction Scores from Persons with disabilities.
- **Retention Rates:** Continued use of financial products by Persons with disabilities.

Key Performance Indicators (KPIs) for Disability Inclusion (2/2)

- **Policy and Training Metrics:**
 - Staff Training Completion Rate: % of employees trained on disability inclusion.
 - Disability-Inclusive Policies: Number of initiatives for Persons with disabilities.
- **Service Delivery Metrics:**
 - Complaint Resolution Time for Persons with disabilities.
 - % of Inclusive Financial Products: Products tailored for Persons with disabilities.
- **Community Impact Metrics:**
 - Partnership Engagement with advocacy groups.
 - Awareness Campaign Reach: Individuals reached through inclusion campaigns.

Tools and Methods for Tracking Progress (1/2)

- **Data Collection Tools:**
 - Customer Surveys: Regular feedback from Persons with disabilities.
 - Mystery Shopping: Evaluate accessibility via anonymous evaluations.
 - Digital Analytics: Monitor usage of accessibility features.
- **Monitoring Systems:**
 - Accessibility Audits: Regular physical and digital assessments.
 - Complaint Tracking Systems: Record and analyze feedback trends.
 - Employee Training Logs: Track training participation and content.



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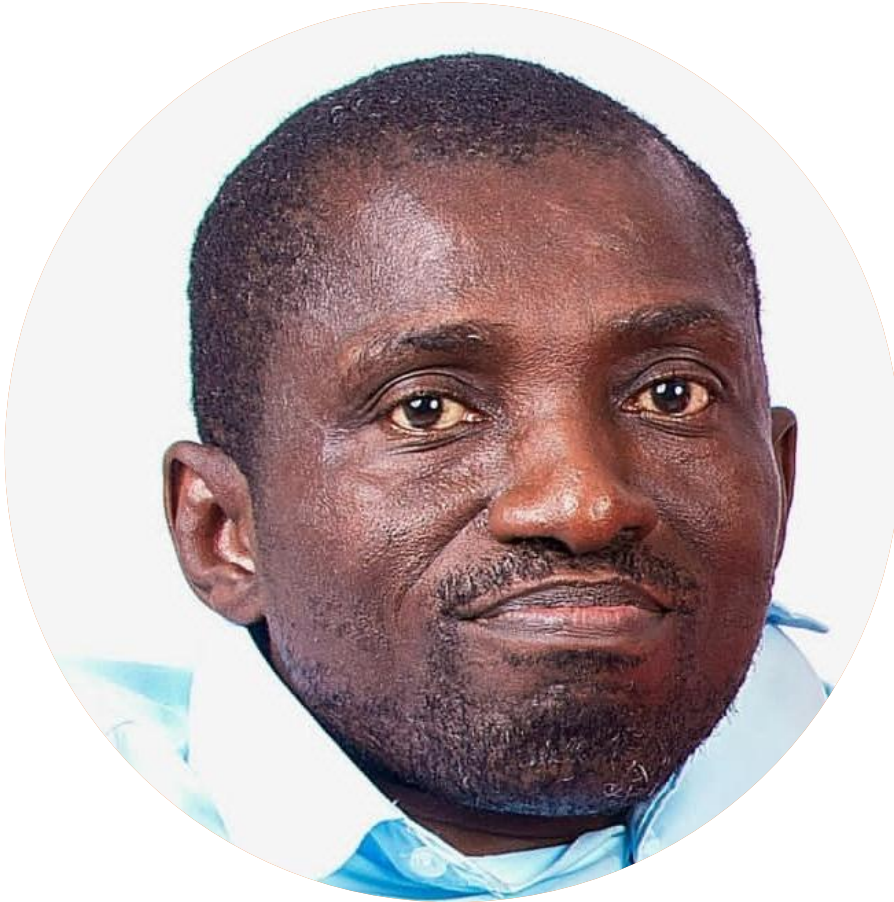


Discussion

Questions and Answers

END





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