FROM COMPLIANCE TO INCLUSION: TURNING A TOOLKIT INTO ACTION

What does disability inclusion look like in practice within a financial institution?

For the 73 participants who joined the virtual sensitization session on the Disability Inclusion Toolkit for Financial Institutions held on 2nd September 2026, facilitated by CDC Consult and GFD, the answer became much clearer.

During the session, participants were taken through the practical toolkit designed to help the Participating Financial Institutions (PFIs) under the FIRST+II program respond to the Bank of Ghana Financial Inclusion for Persons with Disabilities (FIPD) Directive. The session provided participants with a practical understanding of how to navigate and apply the toolkit in their day-to-day operations, transforming disability inclusion from a compliance requirement into a meaningful business and social imperative. Participants were taken through the core components of the toolkits structure namely:

- Disability inclusion policy framework
- Establishing the disability inclusion desk
- Customer service toolkit
- Inclusive language and communication guide and
- Accessible employment practices

Participants were also introduced to the toolkit's practical resources, including self-assessment checklists, accessibility audit processes, reporting templates, implementation tracking tools, and compliance timelines designed to support institutions on their disability inclusion journey.

Through practical examples and interactive discussions, the session demonstrated how the toolkit can be used to address everyday situations, improve service delivery for customers with disabilities, strengthen institutional readiness, and support compliance with regulatory requirements

Through the session, participants discovered that, rather than viewing disability inclusion as a standalone activity, it can be integrated into governance, customer service, employment practices, digital platforms, accessibility audits, reporting systems, and everyday operations. They identified practical ways to strengthen accessibility, improve customer experience, and advance compliance with the Bank of Ghana's FIPD Directive.

More importantly, the session sparked conversations on how financial institutions can remove barriers and ensure that persons with disabilities access financial services with dignity and independence.

One participant reflected:

"I always thought disability inclusion was mainly about installing ramps. Today, I understand that it also means reviewing our policies, improving customer communication, collecting data responsibly, adapting our products and services, and ensuring that every customer can engage with us with dignity and independence."

This realization captures the essence of the toolkit as it provides a structured pathway for institutions to assess their disability inclusion readiness, identify gaps, establish Disability Inclusion Desks, strengthen customer service practices, conduct accessibility audits, and track progress through measurable indicators and reporting frameworks.

The session also demonstrated how frontline staff can confidently support customers with different accessibility needs, how managers can lead institutional change, and how Disability Focal Persons can use practical checklists, audit tools, and implementation frameworks to drive compliance and continuous improvement.

The impact extends beyond regulatory compliance. Every policy reviewed, every branch made accessible, every staff member trained, and every barrier removed represents an opportunity for a person with a disability to access financial services, build a livelihood, grow a business, and participate fully in the economy. With this toolkit it is our expectation that the financial institutions will be able to systematically integrate disability inclusion into their policies, governance structures, products, services, customer engagement practices, employment systems, and reporting processes. The institutions will also be better positioned to meet regulatory requirements while improving accessibility and service quality for all customers. This will also contribute to improved access to financial products and services for persons with disabilities with more inclusive customer experience, accessible communication channels, and greater opportunities for economic participation.

This initiative fulfils the broader vision of the **Mastercard Foundation** and **CapitalPlus Exchange (CapPlus)** on unlocking the potential of the youth, women and Persons with Disabilities (PwDs) to increase their income through improved job opportunities resulting from business development services and access to finance. As we continue supporting the PFIs on their disability inclusion journey through the implementation of activities under the Intervention “Breaking Barriers: Advancing Disability Inclusion for Persons with Disabilities in Access to Finance” under the FIRST+II Program, we are encouraged by the growing commitment across the partners to build systems that are accessible, equitable, and responsive to the needs of all customers.

Together, we are moving closer to a financial ecosystem where inclusion is not an exception but the norm.