

How can Asia and the Pacific's banking sector advance the economic inclusion of people with disabilities?



Over a Billion Reasons to #CommitToChange

Trade and Supply Chain Finance Program

Maximizing Development Impact from Trade

Loans and Guarantees 2024 Results

\$4.9 billion value of transactions

- **\$2 billion** commitments
- **\$2.9 billion** cofinancing
- **\$2.9 billion** intra-regional transactions
- **\$600 million** DMC¹-to-DMC transactions
- **\$1.2 billion** food security

27,631 transactions

- **13,500** SME transactions

Active in 25 DMCs

Most Active in Bangladesh, Georgia, Pakistan, Sri Lanka, Uzbekistan, Vietnam

Knowledge Products, Services & Solutions (Thought Leadership)

Sustainable

Tracking and Reporting Carbon Emissions across Supply Chains

Inclusive

Including more SMEs (Deep-Tier Supply Chain Finance), Women owned SMEs, and people with disabilities

Resilient

Driving Digitisation of Global Trade

Transparent

Tackling Trade Based Money Laundering

Socially Responsible

Combatting Child and Forced Labour in Global Supply Chains

¹ Developing Member Country

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In developing countries including Pakistan, people with disabilities face numerous systemic and societal barriers that hinder financial inclusion and employment opportunities.

1. Limited Accessibility to Education and Skills Training
2. Workplace Discrimination and Social Stigma
3. Inaccessible Financial Services
5. Legal and Policy Barriers
6. Limited Entrepreneurship Support
7. Mobility and Transportation Issues

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In Pakistan there are some developments at policy level which will lead financial inclusion of persons with disabilities in the country



Policy Framework

1981 Ordinance for the Rehabilitation and Employment of the Disabled
2018 Sindh Empowerment of Persons with Disability Act
2019 Baluchistan Disability Act
2019 Gilgit-Baltistan Persons with Disabilities Act
2019 Higher Education Commission Policy for Students with Disabilities
2020 ICT Rights of Persons with Disability Act
2020 Digital Pakistan Policy
2020 State Bank Policy for Persons with Disabilities
2022 Punjab Rights of Persons with Disabilities Rules

International Commitments

2010 Signing of UNCRPD
2011 Ratification of UNCRPD
2013 Endorsement of Asia Pacific
Incheon Strategy 2013-2022 for the
Inclusion of Persons with Disabilities

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Global Disability Innovation Hub



Global
Disability
Innovation
Hub

Global Disability Innovation (GDI) Hub accelerates ideas into impact for a more just world—for disabled people, and all people.

Economic and financial inclusion - Removing systemic barriers and capturing economic and financial potential:

Development
Finance

Markets

Financial
inclusion

Employment

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ADB TSCFP Disability Inclusion Project



People with disabilities experience disproportionate levels of **poverty and lack access to basic goods and services.**

The banking sector can remove financial and employment barriers, catalysing the economic inclusion for people with disabilities.

ADB's unique opportunity - Asia and the Pacific

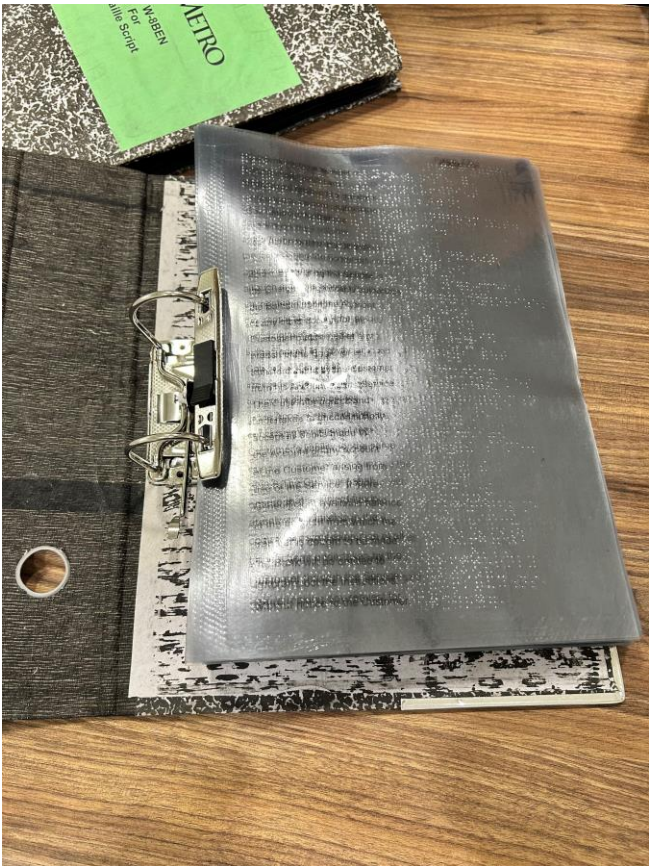
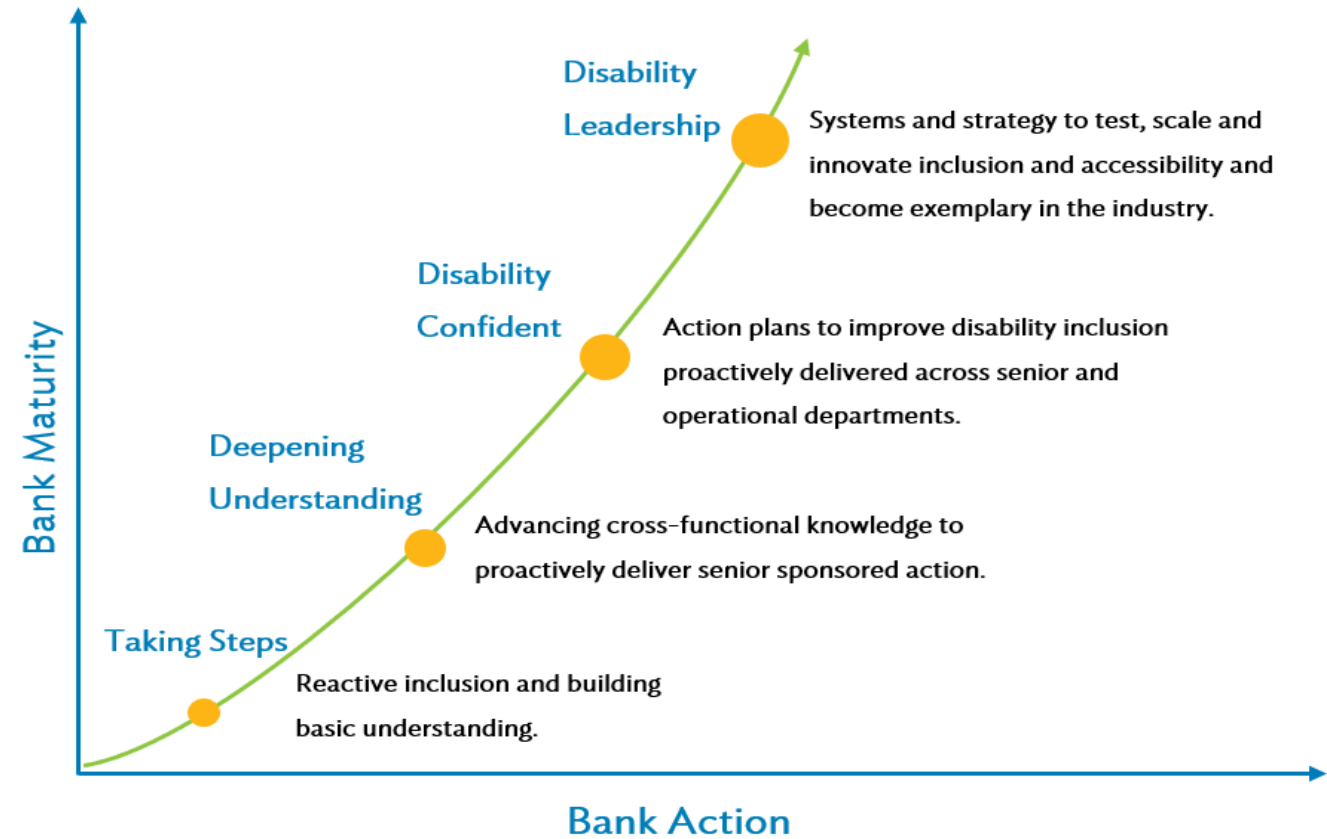
Network: 88 TSCFP partner banks in 14 countries across the region.

Catalyst for progress: Support banks to remove barriers.



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Project Delivery: Regional Analysis



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Project Delivery: Progressing Action



Web Content Accessibility Guidelines

The Web Content Accessibility Guidelines (WCAG) are the **primary** guidelines for making web content more accessible. They were created by the World Wide Web Consortium (W3C).

WCAG 2.2 is the most updated guideline (5th Oct 2023).

They also apply for **mobile apps** with specific additional guidelines from Android and iOS developers.



Tools for Banks to Improve their Disability Inclusion

[View Quick Guide](#)

Making Progress: A Self-Assessment Tool

Assess your current disability inclusive action across four pillars, with recommended next step priorities and resource signposting upon completion.

[Information Sheet](#)[Assessment Tool](#)

Making Banking Accessible for Employees and Customers with Disabilities

Learn more about potential accessibility barriers, and the solutions and assistive technologies that can help remove these barriers.

[Download](#)

A Guide to Disability Inclusion Training

Provides practical advice on how disability inclusion training within banks can be strengthened and extended over time.

[Download](#)

Implementing Inclusive Design Principles in Banking Organisations

An introduction to inclusive design, along with steps to make products and services more accessible to people with disabilities.

[Download](#)

Accessibility Audit Toolkit for Existing Bank Branches and Offices

Includes guiding principles on reviewing accessibility of buildings—bank branches and premises—based on current ISO 21542 standards.

[Download](#)

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INTERNAL. This information is access:

red outside ADB with appropriate permission.

Bespoke Support



Bespoke Action Plans for 7 TSCFP Partner Banks

Bespoke guidance, resource packs and advisory

Review of: DEI training videos, job advertisements, language guidance.

Concept note for National Disability Inclusion Network

Accessibility auditing bank mobile application

Defining a methodology for disability inclusive customer journey mapping

Over 27 live and recorded training sessions and workshops



Ardshinbank

COMMERCIAL BANK

HABIBMETRO

HDBank
Cam kết lợi ích cao nhất



XAAH BANK

NBP



TBC

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COMMITMENT TO DISABILITY INCLUSION

National Bank of Pakistan

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Strategic Sustainable Approach



Attract and Retain PWDs:

- Engagement sessions of PWDs with senior leadership of the Bank
- Active recruitment of PWD Interns
- Implementation of inclusive hiring advertisements and employer branding initiatives
- 158 PWD employees - 90% placements within the vicinity of their residences.

Career Development:

- Alignment of job roles with disabilities.
- Additional points in promotion cycle.
- 20+ PWDs promoted to the next grade in a year.



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Strategic Sustainable Approach



The Role of Policy and Advocacy:

- Policy for Financial Inclusion of PWDs
- Internship Policy for PWDs
- Revision of Recruitment policy to incorporate PWD recruitment clause,

Learning & Development :

- Awareness sessions on **“Financial Inclusion of Persons with Disabilities”**
- **434 sessions - 2721 participants from branches/regions as of December 2024**
- PWD sensitization sessions in different regional languages
- Participation and sponsorship - “Huroof access 25” and Career fair for PWDs by ConnectHear

Awards & Recognition:

- (ADB TFSCP) on “Disability Inclusion” Award - 2024
- GDEIB Awards in 10 categories -2025
- Employers Federation of Pakistan Award for Disability Inclusion - 2024



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TBC BANK – The leading financial institution in Georgia



TBC Bank Georgia is a major subsidiary of TBC Group PLC, listed on the premium segment of the London Stock Exchange and is a FTSE 250 constituent.

TBC operates in **Georgia, Uzbekistan** and **Azerbaijan**.

12 902

TBC Group
employees

8403

TBC Bank
employees

1.7 mln

Monthly
active
customers



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Our journey in supporting people with disabilities: where we started



Bank branches adapted with ramps

90% In Tbilisi

95% In Region

Fully adapted

10 Branch

TBC Bank has

- A service procedure for blind customers in branches
- A service standard for deaf and hard-of-hearing customers



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TBC's experience



TBC Marketing code

Educational materials and training modules for employees

TBC supports **social enterprises**

TBC conducts business awards every year. This year, the social enterprise "Babale", which employs disabled people with Down's syndrome, received an award for outstanding social responsibility.



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ADB TSCFP disability inclusion initiative: The six project streams

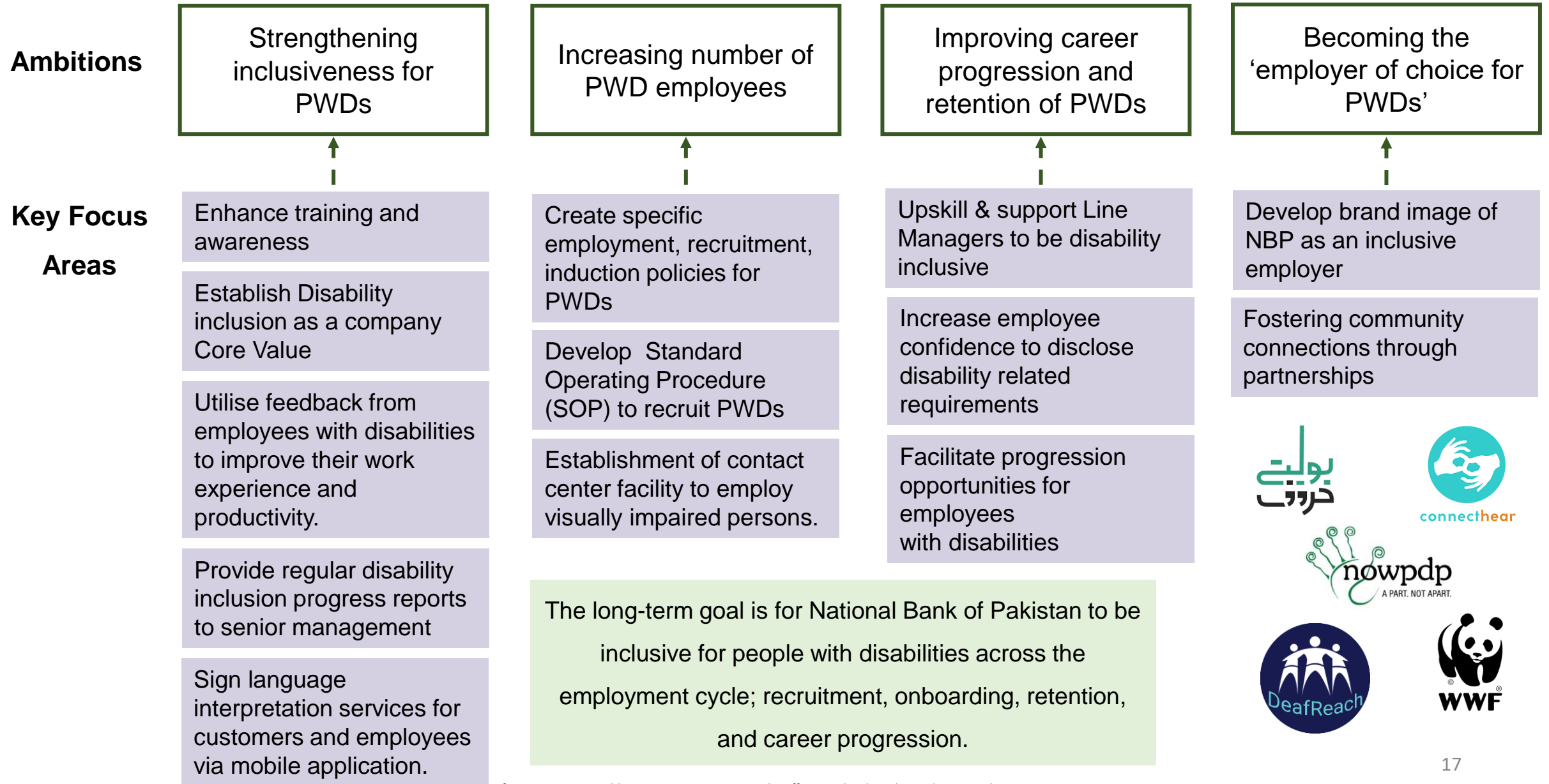


- Inclusive culture assessment
- Retail mobile banking audit
- Infrastructure audits
- Customer journey analysis
- Disability inclusive employment
- Accessible events



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Disability Inclusive Employment – NBP Ambitions





Future Steps For Each Stream



- **Inclusive Culture Assessment** – Develop a three-year strategic roadmap and a detailed action plan for the upcoming year, with clear deadlines and deliverables.
- **Retail Mobile Banking Audit & Customer Journey Analysis** - Implement recommendations and strengthen stakeholder engagement by involving individuals with disabilities in the implementation process.
- **Infrastructure Audits** - Establish minimum standard requirements and develop a concept for flagship locations.
- **Disability Inclusive Employment** - Create a Disability Inclusivity Employment Guidance Standard covering the entire employee life cycle, including talent attraction, recruitment, onboarding, and retention.
- **Accessible Events** - Pilot the recommendations from the accessible festival guidance at smaller events. Scale effective practices with suppliers and communities, focusing on continuous improvement.

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OPDs have been playing a pivotal role through advocacy and lobbying

1. Organizations of persons with disabilities have been run in Pakistan since 1980s
2. Cross disability organizations emerged in late 1990s
3. Currently around 74 OPDs working in Pakistan
4. Mainly OPDs are engaged in advocacy, awareness and intermediary between persons with disabilities and social protection services
5. OPDs have been extremely influential to formulate policies through lobbying and advocacy

OPDs and their leadership are the best advocates of the rights of persons with disabilities. Addressing these challenges requires a multi-stakeholder approach, involving government, private sector, civil society, and disability rights organizations towards:

1. Prioritizing disability inclusion in the finance policies and development cooperation agreements
2. Promote Universal accessibility standards and international trends
3. Investing in Assistive Technology
4. Adopting skill development program for youth with disability

Thank you.

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