



Global Disability Innovation Hub

# The Future of Financial Inclusion



Global  
Disability  
Innovation  
Hub



# Maximising financial potential - a live framework

## Financial inclusion

Research shows how people with disabilities are more likely to be unbanked and face barriers in starting businesses or obtaining loans due to limited finances, discrimination, stigma, including on creditworthiness, inaccessible services, channels and touch-points.

We know from the UN SG report 2024 that 25% of banks and ATMs in developed regions and 50% in developing regions are inaccessible to wheelchair users.

Financial exclusion limits access to appropriate products that support financial resilience. It forces reliance on costly informal money management creating a lack of independence.

As financial inclusion strategies propagate and interventions start and scale, accessibility and inclusive design must be ensured to prevent further exclusion and marginalization of people with disabilities.

## Financial markets

Persons with disabilities make up 1.3 billion individuals (16% of the global population) representing an opportunity for businesses and investors to drive inclusion and tap into economic potential.

**By diversifying trade and supply chains, expanding talent pools, and developing accessible products companies can unlock the purchasing power and loyalty of persons with disabilities. Investors can promote inclusion through influence and capital.**

## Development impact

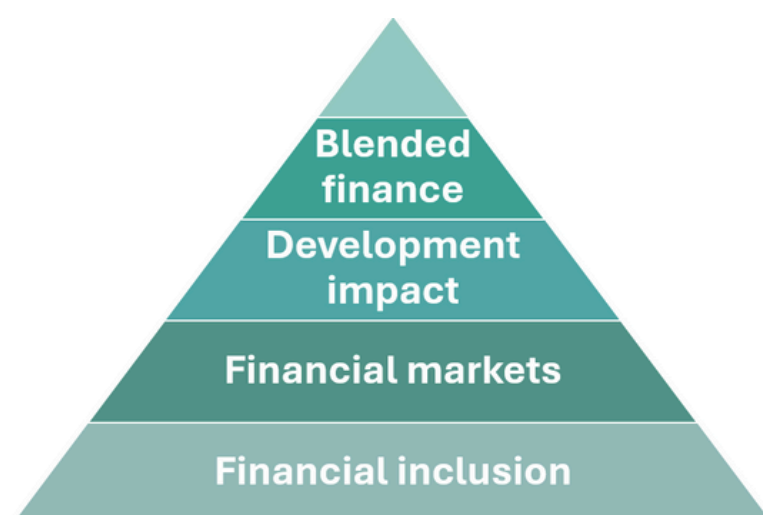
Impact on disability, and inclusion and accessibility relies on budgets and explicit action. Designing programs and interventions inclusively maximises development outcomes and safeguards impact potential by reducing retrofit demands (as we know that retrofitting is programming twice; inclusive and accessible design is programming once).

**Consulting for global development actors and private sector partners globally, Global Disability Innovation Hub is a thought leader in inclusive practices and mechanisms. Working across consumer facing accessible services, recruitment and workforce, we are also exploring private capital as an emerging force within the international development and inclusive innovation sphere.**

# Transforming the financial sector from its internal operations to servicing its clients

Innovating for inclusive finance, GDI Hub work to transform the financial sector from its internal operations to servicing its clients at four key entry points: blended finance, development impact, financial markets and financial inclusion.

This framework structures our current implementation and is the baseline for future, impact innovation and expansion. We are committed to partnerships to reshape financial systems, access and capital flows to build a world that is accessible, resilient, and sustainable—for persons with disabilities and for all.



## Blended finance

Investment in accessible and assistive technology (AT) has predominantly focused on pre-seed and seed-phase companies but the sector is now growth-stage ready. By accelerating proven use-cases for adoption, long term market opportunities can be developed across this under capitalised sector.

The GDI Hub has conceptualised SEAF's AT growth fund, aiming to be the world's most ambitious scaling pathway for high-potential growth-stage accessible and assistive technology ventures, accelerating mass-market adoption of innovations through public and private capital.

By transcending a new frontier for venture capital and commercial lending, we can combine impact-first blended finance with leading-edge domain expertise alongside research, innovation, international development, big tech, and public and private sectors partners.

# Catalysing private sector investment and practice to re-define investment impact and the financial inclusion of people with disabilities

## What we do

- Research, consultation and evidence
- Bench-marking
- Assessments and accessibility audits
- Action planning, bespoke to constraints
- Building the business case and strategic alignment
- Training and capacity building
- Methodology design
- Technical assistance
- Co-design and inclusive design
- Innovation and venture support
- Conceptualising public/private finance mechanisms

## Spotlight: Asian Development Bank (ADB) Trade and Supply Chain Finance Programme - Disability Inclusion Project

GDI Hub provided regional, multi-sectoral research into barriers and opportunities for banks to improve the economic inclusion of people with disabilities through identification of global best practice.

Five open-source tools were published for banks to accelerate disability inclusion and accessibility in their strategy and operations.

GDI Hub also provided bespoke consultancy for banks for a range of strategic and operational action planning - from technical support to accessibility auditing.

## Partners & clients



## Spotlight: International Finance Corporation - Investing for Inclusion: Exploring a Disability Lens

GDI hub contributed research and expertise to the delivery of a comprehensive case for (and step-by-step approach) to integrate disability inclusion and accessibility principles and practices within investment strategies - throughout the investment process and life cycle.