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**Disability should  
never disqualify  
anyone from  
accessing every  
aspect of life**

Emma Thompson

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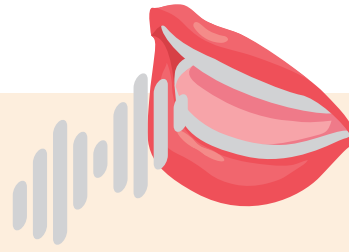


## At a Glance



**78.8%**

of banks have made physical infrastructure PWD-friendly, including ramps and over-the-counter services.

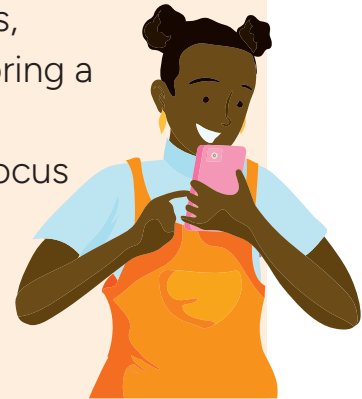


**36.4%**

of banks report progress in upgrading ATM features, though only a small percentage of ATMs have voice activation and embossed keypads.

**13.8%**

of banks have reviewed and remediated their digital platforms to align with accessibility standards, underscoring a need for greater focus on digital inclusion.



**27.6%**

of banks allocate **10-25%** of their corporate social investment budgets toward PWD financial literacy and inclusion, while most dedicate less than 10%.



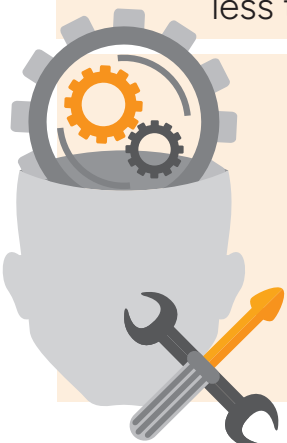
**60%**

of banks have sensitized over half of their workforce on PWD etiquette, reflecting ongoing efforts to create a welcoming banking environment.

**LESS THAN 1%**



of bank employees in 54.5% of institutions are PWDs, highlighting significant room for improvement in workforce diversity.



Only **6.9%** of banks report that PWDs constitute more than 5% of their service providers.



**27.3%**

of banks have trained staff in Kenya Sign Language (KSL), though most banks report limited staff participation.

## Foreword



The pursuit of inclusiveness in banking is foundational to fostering a fair and equitable society. With over a billion people globally living with disabilities and 2.2% of Kenyans identifying as Persons with Disabilities (PWDs), providing accessible financial services is not merely a regulatory imperative. It presents an opportunity to empower and uplift a segment of the population whose full participation is critical to realizing the socio-economic potential of our nation.

Recognizing this, the Kenya Bankers Association launched the Persons with Disabilities Project in 2020 to mobilize the banking industry towards implementing sustainable accessibility measures that advance financial inclusion. Guided by a pragmatic roadmap emphasizing quick wins, the project has galvanized industry-wide efforts to close accessibility gaps, ensuring that no one is left behind in the pursuit of economic empowerment.

This report reviews the progress made by Kenya's banking sector over the past three years in addressing accessibility challenges for Persons with Disabilities. Notable achievements include the adoption of PWD-friendly infrastructure, enhanced



Providing accessible financial services is not merely a regulatory obligation. It presents an opportunity to empower and uplift a segment of the population whose full participation is critical to realizing the socio-economic potential of our nation.

over-the-counter services, and focused staff training in sign language and disability etiquette. These efforts underscore the sector's alignment with the customer-centricity pillar of the Kenya Banking Sector Charter and its commitment to advancing national socio-economic priorities.

However, the journey toward full accessibility continues. Digital accessibility, increased workforce diversity, and inclusive ATM infrastructure remain critical areas requiring sustained attention and innovation. Addressing these challenges is not only a demonstration of leadership but also a pathway to fostering trust, loyalty, and economic participation, unlocking the untapped potential within this underserved segment of our society.

By prioritizing accessibility, the banking industry positions itself as a driver of positive transformation, meeting legal and ethical mandates while advancing inclusivity, innovation, and economic growth. Together, we can build a financial ecosystem that not only meets the needs of all its customers but also strengthens the foundation of our nation's economic resilience and shared prosperity.

**Raimond Molenje**

*Ag. CEO, Kenya Bankers Association*

## Background

More than a billion people globally, 15 percent of the world's population, are estimated to have a disability. Disability rates are expected to rise due to an aging population and an increase in chronic health conditions. By 2050, it is projected that the number of people living with disabilities will have doubled. This trend significantly affects the equitable distribution of economic and social opportunities, as individuals with disabilities often face barriers in accessing healthcare, education, employment, public transportation, financial, and community spaces.

In Kenya, the 2019 census revealed that 2.2 percent of the population lives with some form of disability. However, only 0.5 percent of this group is integrated into the financial system, highlighting a substantial level of financial exclusion that needs to be addressed.

Accessibility for Persons with Disabilities (PWDs) in the banking sector goes beyond legal compliance; it is a critical component of financial inclusion, empowerment, technological innovation, and responsiveness to evolving needs. Ensuring access to financial services enables PWDs to actively participate in economic and social development, driving sustainability and inclusiveness.

Many countries, including Kenya, have enacted legislation mandating accessibility in businesses, including banks. The Central Bank of Kenya (CBK) underscores this through its vision for an inclusive banking industry, operationalized in the Kenya Banking Sector Charter issued in 2019. This charter is anchored on four pillars: customer centricity, risk-based pricing, transparency, and ethical banking. The inclusion of PWDs aligns with the customer-centricity pillar, emphasizing that



Accessible financial services empower PWDs to participate fully in economic activities, reducing disparities and driving economic growth.

bank products, services, and infrastructure must reflect the diverse needs of all customers.

Compliance with accessibility laws not only meets legal requirements but also signifies a bank's dedication to inclusivity, ethical business practices, and societal progress. By prioritizing accessibility, banks position themselves as leaders in creating an inclusive financial ecosystem, strengthening their public image and fostering customer loyalty. Moreover, accessible banking services expand market reach by tapping into an underserved customer base, enhancing acquisition and retention rates.

In today's competitive financial landscape, accessibility serves as a powerful differentiator. Banks that proactively implement inclusive measures can distinguish themselves, attracting customers who value equity and inclusivity. Accessible financial services empower PWDs to participate fully in economic activities, reducing disparities and driving economic growth.

Additionally, prioritizing accessibility builds trust among customers and generates positive publicity, further enhancing the public perception of financial institutions. By creating an inclusive banking ecosystem, banks contribute to a fairer society while fostering long-term business sustainability and growth. In essence, accessible banking is not merely a regulatory obligation; it is a cornerstone of innovation, societal impact, and business success.

## Executive Summary: Key Findings

This report examines the progress and challenges Kenyan banks face in improving accessibility for Persons with Disabilities (PWDs). Based on a survey conducted by the Kenya Bankers Association, which gathered insights from 45 banks, the report highlights areas of significant progress while also identifying aspects that require further attention and innovation.

The banking sector has made notable progress in physical accessibility. A significant 78.8% of banks have made their physical infrastructure, such as ramps and counter services, PWD-friendly. Despite this, there remains considerable concern regarding the accessibility of Automated Teller Machines (ATMs). Only 36.4% of ATMs are fully accessible, and fewer than 10% are equipped with essential features like voice activation or embossed keypads, which are crucial for users with visual impairments or other disabilities.

On the digital front, there is a significant gap in accessibility. Only 13.8% of banks have taken steps to ensure their digital platforms meet accessibility standards, indicating that mobile and internet banking services are not yet fully inclusive for all customers, particularly those with disabilities. This highlights an urgent need for improvements in making digital services more accessible.

Staff training and sensitization have shown some progress. While 27.3% of banks have provided Kenya Sign Language (KSL) training for their employees, the uptake remains low, with less than 10% of staff receiving this training. Meanwhile, 60% of banks have conducted sensitization programs on how to interact with PWDs, helping to create a more inclusive and respectful environment for customers.

The representation of PWDs within the workforce remains a significant area of concern. Less than 1% of employees in 54.5% of the banks surveyed are Persons with Disabilities, highlighting the need for greater opportunities for PWDs in the banking sector. Moreover, only 6.9% of banks report that more than 5% of their service providers are PWDs, indicating that PWDs are underrepresented in the broader financial services ecosystem.

In terms of social investment, 27.6% of banks allocate between 10% and 25% of their corporate social investment budgets to initiatives that promote financial literacy and inclusion for PWDs. However, the majority (72.4%) invest less than 10%, signaling a lack of sufficient commitment to empowering PWDs through financial education and inclusion efforts.

Regarding policy implementation, 48.5% of banks have introduced measures to ensure that their services and technologies are inclusive of PWDs. However, many banks are still in the process of establishing clear timelines and strategies for integrating PWD customers and employees into their operations, indicating that more structured efforts are needed.

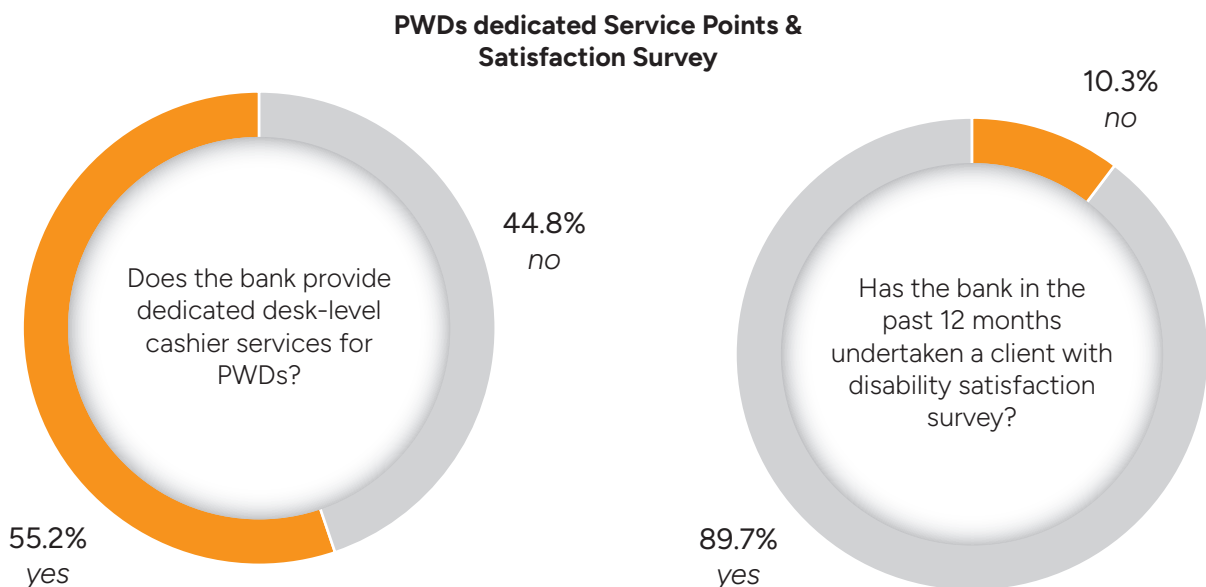
In conclusion, while the banking sector in Kenya has made significant strides in some areas, there are still substantial challenges to achieving full accessibility for PWDs. To ensure greater inclusivity, banks must enhance digital accessibility, increase staff training, improve workforce diversity, and allocate more resources toward social investment initiatives aimed at empowering PWDs. Addressing these gaps will not only help meet regulatory obligations but also foster greater innovation and sustainable growth in the sector.

# 1 Inclusive Banking Services

## Key Findings: Dedicated Service Points and Customer Satisfaction

The importance of banks providing dedicated desk-level cashier services for Persons with Disabilities (PWDs) lies in their ability to significantly enhance accessibility, improve efficiency, and boost overall customer satisfaction. These services are essential for individuals with specific needs, as they ensure that PWDs receive the attention and assistance required to conduct banking transactions comfortably and independently. According to the findings of this report, 55.2% of the participating banks have implemented dedicated desk-level cashier services for PWDs, which is a positive step towards inclusivity and better service delivery.

However, there is a notable gap in gauging the effectiveness of these services. Only 10.3% of the banks have conducted a PWD satisfaction survey within the past 12 months. This lack of regular feedback mechanisms represents a missed opportunity for banks to fully understand and address the unique needs and challenges faced by PWDs when accessing financial services. Regular satisfaction surveys would not only help banks fine-tune their services but also ensure that they are continuously improving and meeting the expectations of this important customer segment. In conclusion, while the introduction of dedicated cashier services for PWDs is a positive development, the next critical step for banks is to prioritize feedback collection through PWD satisfaction surveys to refine their offerings and enhance inclusivity.

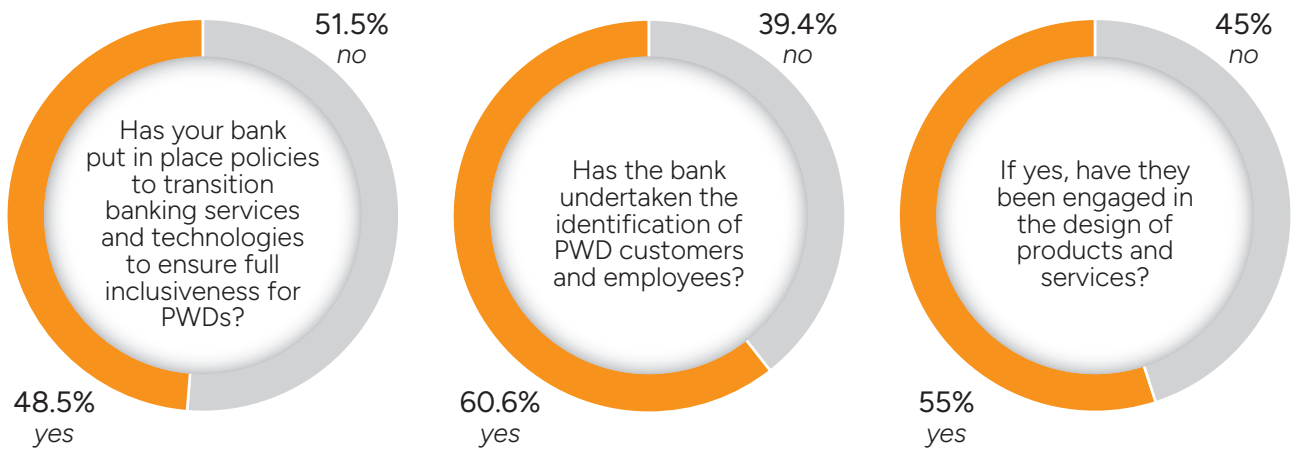


## 2.1 Development of Bank-level Policies on Inclusivity

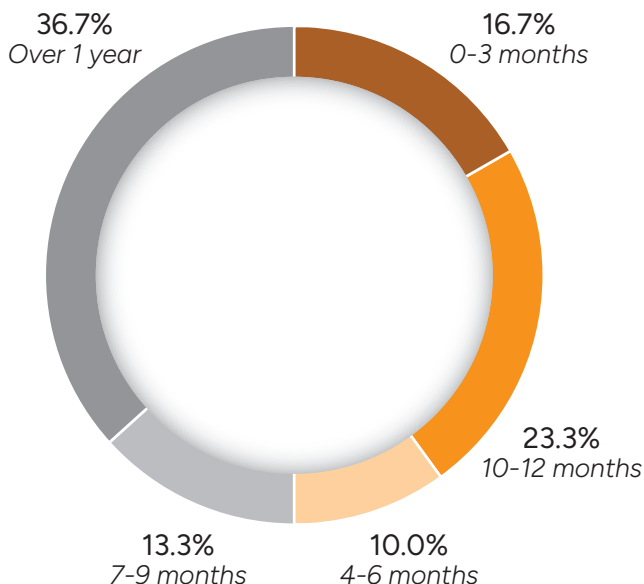
### Key findings: Identification of PWD Customers and Employees

Approximately 48.5% of banks have implemented policies aimed at transitioning banking services and technologies to be more inclusive for Persons with Disabilities (PWDs). Among these banks, 60.6% have initiated the process of identifying PWD customers and employees, while 39.4% have yet to set specific timelines for this identification. Of the banks that have not yet set timelines, 16.7% plan to do so within 0-3 months, 10% within 4-6 months, 13.3% within 7-9 months, 23.3% within 10-12 months, and 36.7% are considering identification within 12 months.

#### Identification of PWD Customers and Employees



#### Timelines of identifying PWD customers and employees



## 2.2 Diversity and Inclusivity in the Banking Sector

Inclusive banking practices offer numerous opportunities for Persons with Disabilities, businesses (including banks), and the broader economy and societies they support, particularly when there is widespread recognition of the high cost of financial exclusion for persons with disabilities. Existing evidence shows that PWDs are often underserved by banks and financial institutions. As such, a clear business rationale exists for banks to promote disability inclusion both within their organizations and more broadly.

## 2.3 Hiring and Staff Training

As employers, banks stand to gain from employing more Persons with Disabilities and fostering an inclusive workplace culture, leading to improved access to talent, higher employee retention and productivity, more significant innovation, and reputational gains<sup>1</sup>. Given the pressing need for financial inclusion, the banking industry is well-positioned to increase access to employment opportunities and financial services and products for Persons with Disabilities. Moreover, training or sensitizing<sup>2</sup> Bank employee's etiquette and sensitivity towards Persons with Disabilities (PWDs) are crucial for fostering an inclusive, respectful, and supportive banking environment. Box 1 below illustrates the importance of such training and sensitization.

### Box 1: The importance of such training and sensitization of bank employees can be understood through several key points:

- **Promotes Inclusivity:** Training helps create a more inclusive environment where all customers, including those with disabilities, feel welcomed and valued. In addition, it ensures that the banking services are accessible to everyone, aligning with broader goals of financial inclusion and equality.
- **Enhances Customer Service:** Employees trained in disability etiquette and sensitivity are better prepared to meet the diverse needs of their customers. They can provide more personalized service, understanding the specific requirements and preferences of PWDs, which significantly enhances the overall customer experience.
- **Prevents Discrimination:** Sensitivity training raises awareness about the challenges faced by PWDs and the importance of treating all customers with respect and dignity. This awareness helps prevent unintentional discrimination or biases, ensuring that all interactions are based on principles of equity and respect.
- **Improves Communication:** Effective communication is vital to providing excellent customer service. Training in PWD etiquette includes learning how to communicate effectively with customers who have various disabilities, such as those who are deaf, hard of hearing, blind, or have cognitive impairments. This can involve using clear verbal communication, offering assistance to read or fill out forms, or ensuring that sign language interpreters or other assistive technologies are available if needed.
- **Builds Confidence Among Employees:** Employees may need clarification about the best way to assist or interact with PWDs due to a fear of saying or doing something wrong. Training gives them the confidence and skills to interact positively and effectively, removing any awkwardness or hesitation.

1. Workplace Initiati3, 2017. Disability Employment and Inclusion: Your Guide to Success

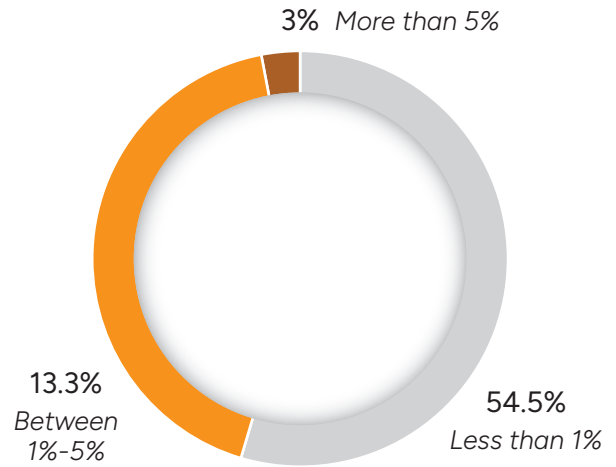
[https://askjan.org/training/Handouts/upload/Disability-Employment-and-Inclusion\\_Your-Guide-to-Success.pdf](https://askjan.org/training/Handouts/upload/Disability-Employment-and-Inclusion_Your-Guide-to-Success.pdf)

2. This form of training aims to equip employees with the knowledge and skills needed to interact effectively and empathetically with customers with various disabilities.

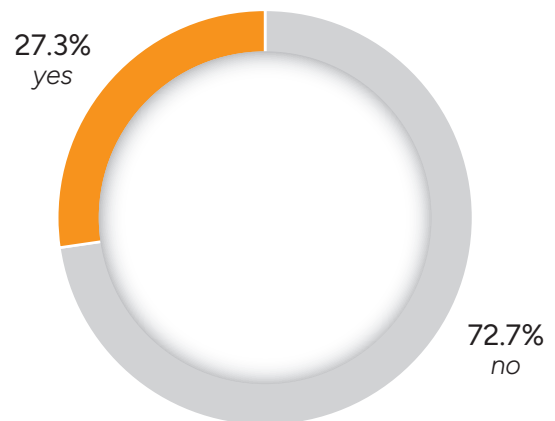
## Key findings

- In relation to the proportion (percentage) of the bank's staff composition, the majority, constituting 54.5% of the banks, have less than 1% of PWDs in their workforce. In comparison, 42.4% of the bank's staff comprises 1%-5% of PWDs, and 3.0% comprises more than 5% of the staff being PWDs.
- The industry is progressing towards training its workforce on Kenya Sign Language (KSL), an initiative rolled out at the industry level in 2021 through the Deaf Elimu App.<sup>3</sup> Uptake remains very low, with only 27.3% of the participating banks in the survey reporting training their staff and security guards on the KSL to ensure they are alert and sensitive to PWDs' needs.
- Specifically, of the banks that have trained, 88.5% of them have had less than 10% of their staff trained, only 3.8% of the banks have trained between 10%-25% of their staff, and 7.7% of banks have trained more than 25% of their staff on KSL.
- Moreover, the sensitization of the bank staff on PWD etiquette is satisfactory, with 60% reporting having sensitized more than 60% of its staff. Specifically, 26.7% of the participating banks report having sensitized more than 90% of their staff on PWD etiquette, 13.3% of the banks have sensitized between 80-89% of their employees, 20% of the banks have sensitized between 60-69% of their employees, while 6.7% and 33.3% have sensitized between 50-59%, and less than 10% of their employees, respectively.

**Propotion (percentage) of the bank's staff and PWDs**

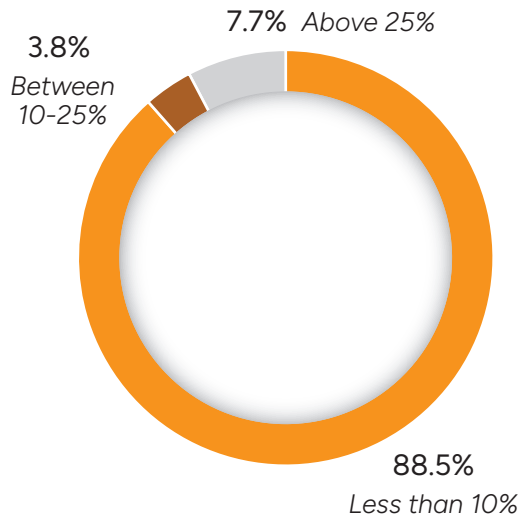


**Bank training of its staff and security guards on the KSL to ensure that they are alert and sensitive to PWDs**

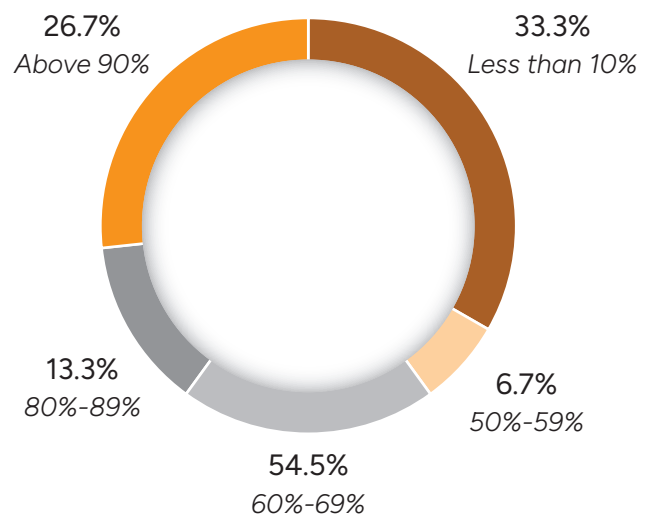


3. KBA, 2021. Banking Sign Language App Partnership to Deepen Deaf Community Inclusion – Kenya Bankers Association. <https://www.kba.co.ke/banking-sign-language-app-partnership-to-deepen-deaf-community-inclusion/>

**Propotion (percentage) of bank staff who have been trained in KSL**



**Propotion of the bank's staff trained/ sensitised on PWD etiquette**



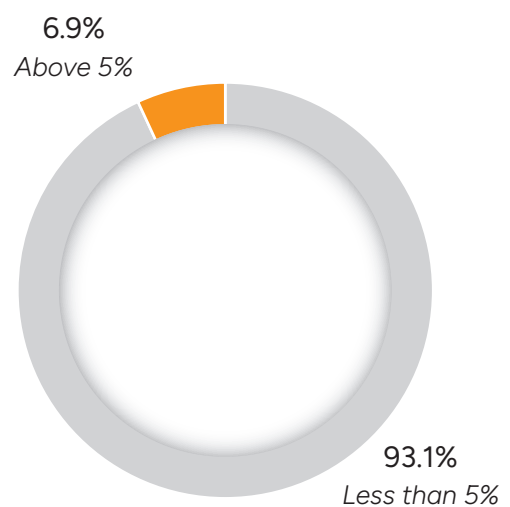
## 2.4 Equal opportunities for PWDs

Employing Persons with Disabilities as service providers within banks is critical towards enriching the sector's diverse experiences and perspectives while enhancing service quality, promoting inclusivity, driving innovation, and positioning the bank as a leader in social responsibility and ethical practices.

### Key findings: Equal Opportunities for PWDs

In terms of opportunities, ensuring equal opportunities for Persons with Disabilities (PWDs) as service providers in the banking sector is crucial for promoting diversity, inclusivity, and social responsibility. The findings reveal that 6.9% of the banks report that PWDs comprise more than 5% of their service providers, while 93.1% have less than 5%.

**Propotion (percentage) of PWDs Service Providers**



## 2.5 Physical infrastructure

The importance of ensuring the bank's physical infrastructure accessibility<sup>4</sup> For Persons with Disabilities (PWDs) is paramount for several reasons, each contributing to a more inclusive, equitable, and functional society. **Box 2** below highlights the significance of enhanced accessibility of the banking infrastructure.

### Box 2: Significance of accessibility of the banking infrastructure to PWDs

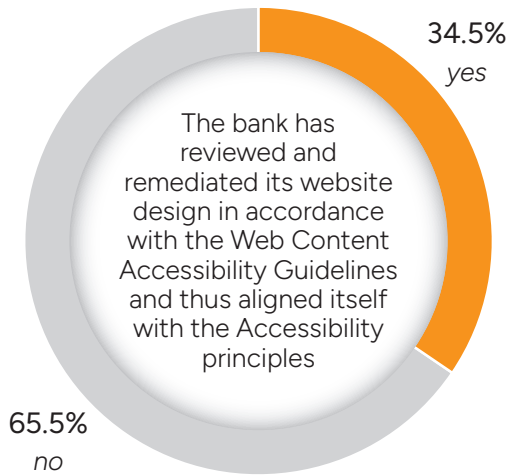
- **Making bank facilities accessible to PWDs promotes social inclusion and equality.** It sends a strong message that all customers' financial well-being and autonomy are valued. Accessibility reduces barriers to entry for PWDs, helping to intergrate them into mainstream society and affirming their rights and dignity.
- **From a business perspective, ensuring accessibility can help banks tap into a broader customer base.** PWDs, like any other group, require banking services and represent a significant market segment. By catering to the needs of PWDs, banks can expand their customer base, enhance customer loyalty, and improve their public image.
- **Accessible infrastructure benefits PWDs and the elderly, parents with strollers, and temporarily injured individuals.** Features such as ramps, tactile indicators, audible signals, and accessible ATMs improve the banking experience for many customers, ultimately contributing to higher customer satisfaction.
- **The push for accessibility often leads to innovation in service delivery, which can benefit all customers.** For example, developing more intuitive and user-friendly interfaces in online banking can originate from efforts to make banking more accessible for people with visual impairments.
- **Beyond compliance and business benefits, ensuring accessibility aligns with ethical principles and corporate social responsibility.** Banks that prioritize accessibility demonstrate their commitment to CSR and to addressing the needs of all community segments, which can enhance their reputation and brand value.

### Key findings

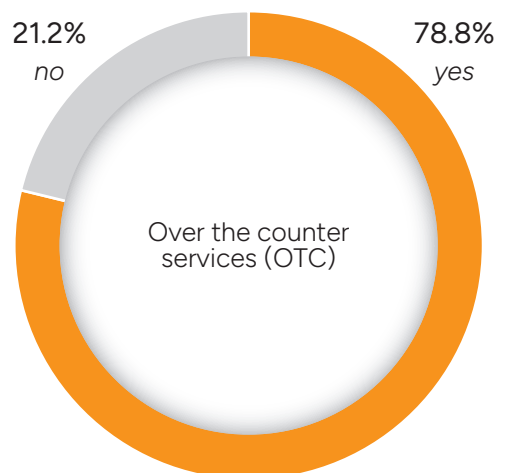
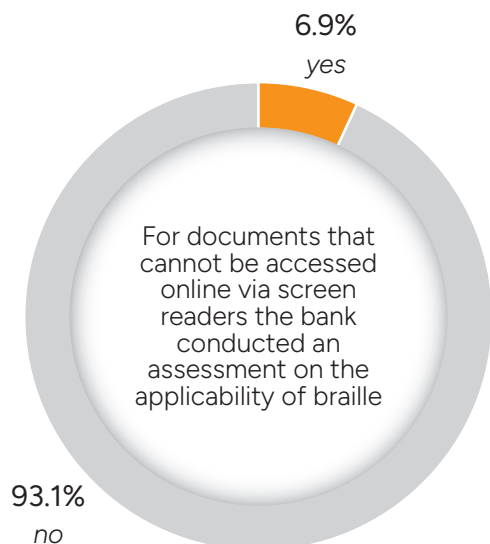
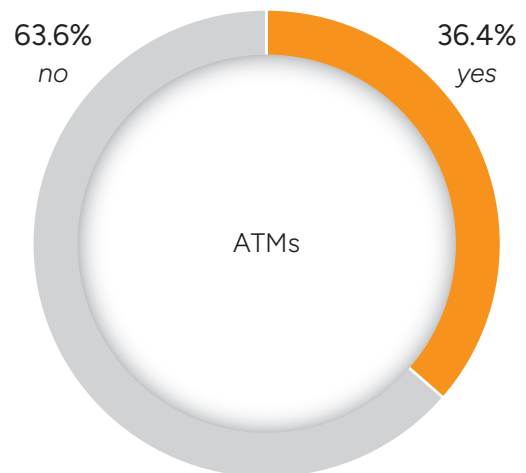
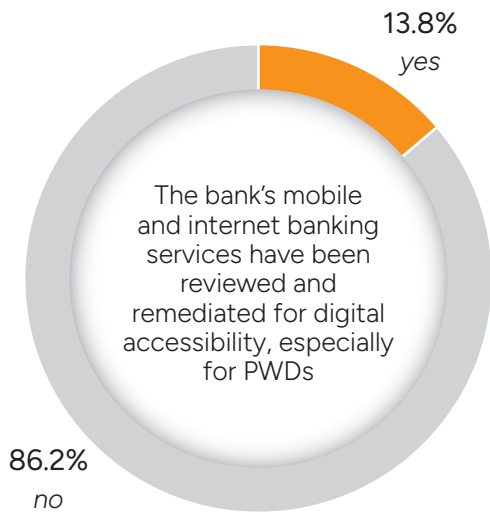
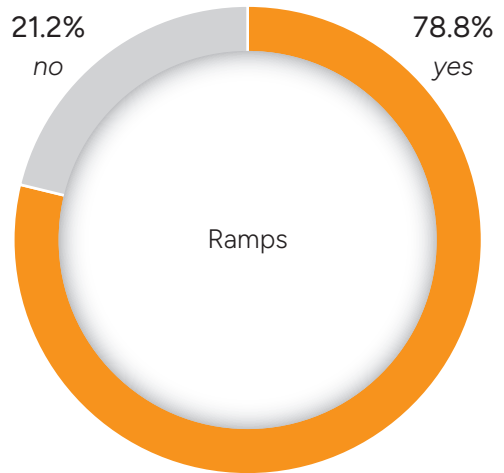
- While banks have made significant progress in their physical infrastructure, insofar as accessibility is concerned, it still lags in others.
  - 34.5% of the bank has reviewed and remediated its website design by the Web Content Accessibility Guidelines and thus aligned itself with the Accessibility principles.
  - Only 13.8% of the banks report that banks' mobile and internet banking services have been reviewed and remediated for digital accessibility, especially for PWDs.
  - 78.8% of the banks report that ramps are PWD-friendly and 78.8% report that over the counter (OTC) services are accessible to PWDs.

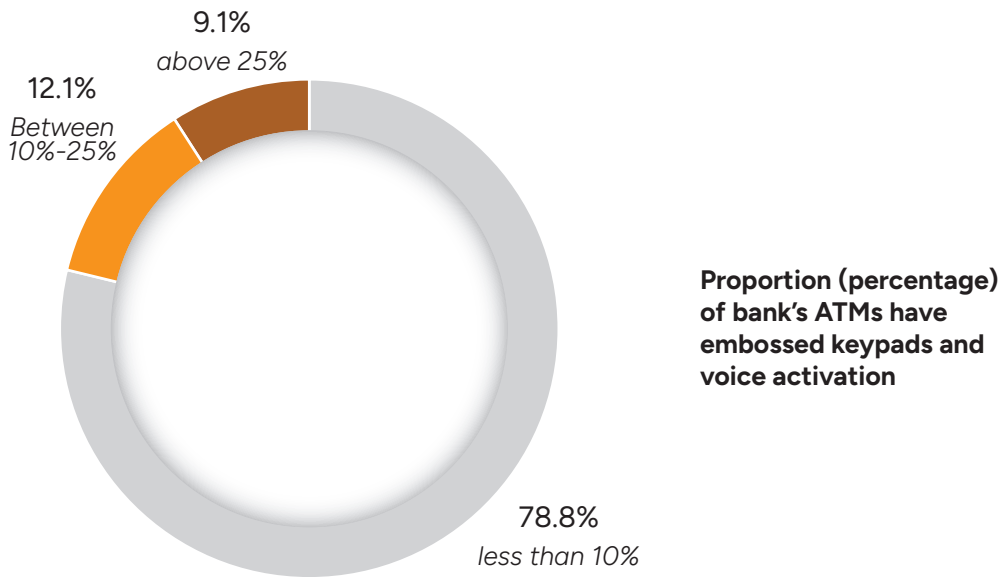
4. Accessibility in this context refers to the design and configuration of bank branches and services, as well as the internet and the mobile and internet banking infrastructure so that they can be independently and conveniently used by people with various disabilities, including those with mobility, visual, hearing, or cognitive impairments

- Only 36.4% of the banks report that automated teller machines (ATMs) are accessible to PWDs. Moreover, 78.8% of the banks report that less than 10% of the ATM infrastructure has embossed keypads and voice activation, 12.1% of the banks indicated that between 10-25% of their ATM possess these features, and only 9.1% of the banks report than above 25% of the ATMs have them.



**Are the following services fully accessible to PWDs?**





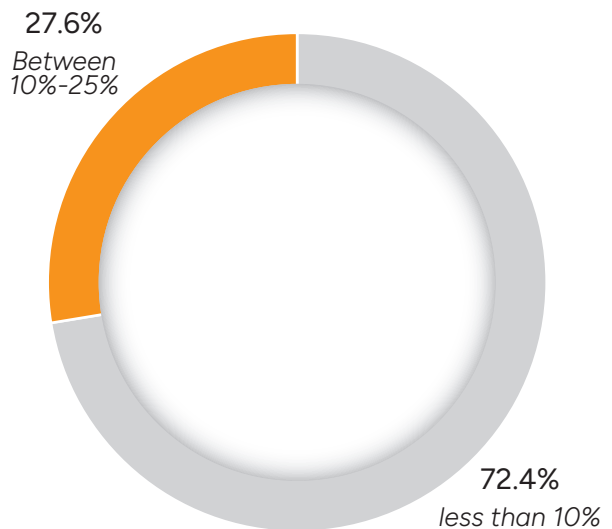
### 3 Social Investment towards Financial Literacy and Inclusion

Social investment in financial literacy and inclusion for Persons with Disabilities (PWDs) is critically important for several interconnected reasons, spanning ethical, social, and economic spheres. Such investment can dramatically improve the quality of life for PWDs, foster greater societal inclusion, and contribute to the overall economic health of communities.

#### Key findings: Social Investment Towards Financial Literacy and Inclusion

- 72.4% of the banks report that less than 10% of their bank's corporate social investment expenditure is devoted to deepening PWD financial literacy and inclusion. In comparison, 27.6% of the banks report that the allocation is between 10%-25% of their corporate social investment expenditure.

**Proportion (percentage) of the bank's corporate social investment expenditure is devoted to PWD financial literacy and inclusion**



## 4 Conclusion

The transition and implementation measures towards enhancing accessibility for Persons with Disabilities (PWDs) within the banking industry represent a pivotal step towards fostering inclusivity, equality, and social responsibility.

By prioritizing PWD accessibility, banks fulfil legal obligations and demonstrate a commitment to serving all members of society, regardless of their physical or cognitive abilities. The adoption of accessible infrastructure, digital platforms, and inclusive policies not only improves the banking experience for PWDs but also benefits the broader community by promoting financial inclusion, fostering economic participation, and reducing societal barriers.

Through proactive measures such as staff training, stakeholder engagement, and continuous improvement initiatives, the banking industry can pave the way for a more accessible and equitable financial landscape, aligning with global sustainability goals and enhancing its reputation as a responsible corporate citizen.

Furthermore, successfully implementing PWD accessibility measures in the banking sector yields far-reaching benefits, including enhanced customer satisfaction, increased market competitiveness, and strengthened brand loyalty. By embracing technological innovations, promoting employee diversity, and collaborating with advocacy groups and regulatory bodies, banks can create a supportive environment that empowers PWDs to participate fully in financial decision-making and economic activities.

As catalysts of change, banks have a unique opportunity to lead by example and inspire other industries to follow suit, catalyzing broader societal shifts towards greater inclusivity and accessibility for all. In essence, investing in PWD accessibility is a moral and strategic imperative that drives positive social impact, fosters sustainable growth, and builds more robust, more resilient communities for generations to come.

To ensure PWD accessibility across their physical infrastructure and digital platforms, banks must implement a comprehensive suite of policies and measures grounded in inclusivity, user-friendliness, and compliance with legal standards. Physical branches should be designed or retrofitted to comply with accessibility guidelines, including wheelchair-accessible entrances, tactile indicators for the visually impaired, and hearing loop systems for the hearing impaired.

Training programs for staff on PWD etiquette and sensitivity should be mandatory to ensure a welcoming and supportive environment. For digital banking platforms, banks should adopt Web Content Accessibility Guidelines (WCAG) to make mobile and internet banking accessible, incorporating screen reader compatibility, voice navigation features, and alternative text for images.

Additionally, banks should regularly consult PWD communities to identify areas for improvement and establish feedback mechanisms to adapt and refine accessibility features continually. By taking these proactive steps, banks can significantly enhance the banking experience for Persons with disabilities, ensuring that financial services are truly inclusive and accessible to all customers.

## 5 Recommendations: Enhancing Accessibility for Persons with Disabilities (PWDs):

### A Roadmap for the Future

The Kenya Bankers Association (KBA) is committed to fostering an inclusive banking environment for all customers, including Persons with Disabilities (PWDs). As part of this commitment, KBA has worked alongside member banks, government agencies, partners, and other stakeholders to improve accessibility in the banking sector. The progress made over the past three years has set a solid foundation, but more remains to be done to ensure that banking services are fully accessible to PWDs. The following are interventions that are recommended in the long term and near term to promote accessibility in the banking sector in Kenya going forward.

#### a. Bank-Level Interventions

##### i. Strengthen Physical Accessibility

Banks are urged to ensure that all branches are fully accessible to PWDs. By the end of 2025, banks should strive to have 100% of their branches equipped with accessible ramps, counters, and clear signage to accommodate people with mobility impairments. Additionally, ATMs should be retrofitted with features such as voice activation, embossed keypads, and high-contrast visuals to ensure ease of use for customers with visual impairments.

##### ii. Enhance Digital Accessibility

The accessibility of mobile banking apps and online platforms is critical. By the end of 2025, banks should ensure that their digital platforms comply with accessibility standards. This includes implementing screen reader compatibility, voice-activated features, and clear navigation to cater to customers with visual, auditory, or cognitive impairments.

##### iii. Expand Dedicated Services for PWDs

To further enhance customer experience, banks should establish dedicated cashier services for PWDs across all branches. These services will ensure that PWDs receive assistance when conducting transactions, making the banking experience smoother and more accessible. Banks should also actively promote these services to ensure that PWDs are aware of the resources available to them.

##### iv. Conduct PWD Satisfaction Surveys

Banks should regularly conduct satisfaction surveys among Clients with Disabilities to gauge their experiences and gather feedback on service accessibility. The results of the surveys should inform future improvements, ensuring that the needs of PWDs are continuously met and exceeded.

##### v. Increase Workforce Diversity

Banks are encouraged to continue increasing the representation of PWDs within their workforce. By the end of 2025, it is expected that at least 2% of bank staff will be Persons with Disabilities. In addition to hiring PWDs, banks should provide inclusive training and career advancement opportunities to support their professional growth.

##### vi. Allocate Resources for Social Investment

In line with their corporate social responsibility, banks should allocate a larger portion of their Corporate Social Investment (CSI) budgets to initiatives that promote financial literacy and inclusion for PWDs. This could include supporting programs that provide PWDs with tools to engage in financial planning and literacy.

## **b. Industrywide Interventions**

### **Update the Banking Accessibility Roadmap**

KBA will continue to lead the charge by refining the Banking Accessibility Roadmap for banks. The updated roadmap will serve as a comprehensive guide, offering practical standards and guidelines for both physical and digital accessibility. The roadmap will be updated regularly, taking into account the latest best practices and technological advancements, to ensure it remains relevant and effective in addressing the needs of PWDs.

### **Promote Capacity Building and Knowledge Sharing**

KBA will organize quarterly workshops, webinars, and forums for member banks to exchange best practices and share insights on improving accessibility for PWDs. These sessions will focus on both physical infrastructure and digital services, offering a platform for learning and collaboration. By facilitating these opportunities, KBA will ensure that all banks are equipped with the tools and knowledge needed to drive positive change.

### **Monitor Progress and Ensure Accountability**

To track and encourage progress, KBA will introduce an industrywide accessibility monitoring system. This system will include regular self-assessments and customer satisfaction surveys, ensuring that banks remain focused on making continuous improvements in accessibility. The monitoring system will provide valuable data that can be used to identify challenges, offer solutions, and celebrate successes across the banking sector.

### **Public Awareness and Stakeholder Engagement**

To drive inclusiveness, a nationwide public awareness campaign should be launched to inform PWDs about the banking services available to them. This campaign should focus on the availability of accessible banking services, the importance of feedback, and the ways PWDs can engage with their banks.

### **Constitution of PWD Working Group**

KBA will establish a PWD Working Group specifically for the banking industry. This group will include representatives from KBA, member banks, government agencies, PWDs, and advocacy groups. The working group will be responsible for overseeing the implementation of accessibility initiatives, providing ongoing feedback, and ensuring the inclusion of PWDs in all aspects of banking services. The group will meet regularly to assess progress, address challenges, and propose new initiatives to enhance accessibility in the sector.

### **Conclusion**

The roadmap for enhancing accessibility for PWDs in Kenyan banks is a comprehensive, multi-stakeholder effort that requires commitment from KBA, individual banks, and partners. By working together and focusing on continuous improvement, the banking sector can ensure that all customers, regardless of ability, have equal access to financial services. The actions outlined in this report will support Kenya's vision of creating an inclusive, accessible, and sustainable banking environment, aligning with both local and global standards for financial inclusion.

## Appendix: List of Participating Banks and Microfinance Banks

- |                                    |                                     |                                   |
|------------------------------------|-------------------------------------|-----------------------------------|
| 1. NCBA Bank Kenya Ltd             | 17. Citibank N.A. Kenya             | 33. DIB Bank Kenya Ltd            |
| 2. Equity Bank Kenya Ltd           | 18. HFC Limited                     | 34. Habib Bank A.G. Zurich        |
| 3. KCB Bank Kenya Ltd              | 19. Sidian Bank Limited             | 35. Middle East Bank Ltd          |
| 4. Co-operative Bank of Kenya Ltd  | 20. SBM Bank (Kenya) Ltd            | 36. Victoria Commercial Bank Ltd  |
| 5. Absa Kenya Plc                  | 21. Kingdom Bank Limited            | 37. Mayfair Bank Ltd              |
| 6. Diamond Trust Bank (K) Ltd      | 22. Access Bank (Kenya) Plc         | 38. Development Bank of Kenya Ltd |
| 7. Stanbic Bank Kenya Ltd          | 23. Gulf African Bank Ltd           | 39. Caritas Microfinance Bank     |
| 8. Standard Chartered Bank (K) Ltd | 24. Premier Bank Ltd                | 40. Choice Microfinance Bank      |
| 9. I&M Bank Ltd                    | 25. Consolidated Bank of Kenya Ltd  | 41. Faulu Micro-Finance Bank      |
| 10. Family Bank Ltd                | 26. Credit Bank Ltd                 | 42. Kenya Women Microfinance Bank |
| 11. National Bank of Kenya Ltd     | 27. African Banking Corporation Ltd | 43. Postbank                      |
| 12. Ecobank Kenya Ltd              | 28. Guaranty Trust Bank (Kenya) Ltd | 44. Rafiki Microfinance Bank      |
| 13. Bank of Africa Kenya Ltd       | 29. Guardian Bank Limited           | 45. Salaam Microfinance Bank      |
| 14. Bank of Baroda Ltd             | 30. Paramount Bank Ltd              |                                   |
| 15. Prime Bank Ltd                 | 31. UBA Bank Kenya Ltd              |                                   |
| 16. Bank of India                  | 32. M-Oriental Commercial Bank Ltd  |                                   |

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We greatly value the collective efforts of all those involved in bringing this report to fruition. We look forward to continuing our collaborative work to enhance accessibility and inclusivity within the banking sector.



