

# FINANCIAL INCLUSION OF PERSONS WITH DISABILITIES IN RWANDA

## KEY INSIGHTS FROM FINSCOPE 2024

February 2026



## United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006), Article 1.

*“Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others”.*

# Global Context

**16% (or 1.3 billion people)** of the world's population lives with some form of disability — experience significant disability (WHO, 2022):



**13%**

*Women*



**14%**

*Men*



**18%-20%**

*Rural*



**14%-16%**

*Urban*



*Older people: 30–40% of older persons live with disabilities. For those 75+, rates can exceed 50%*

## Poverty & Financial Exclusion

- *PWDs are 1.5–2x more likely to live in poverty*
- *Extra disability-related costs: 15–30% of household income*
- *5–15 percentage point gap in financial account ownership*
- *10–20 percentage point gap in digital financial usage (in many LMICs)*

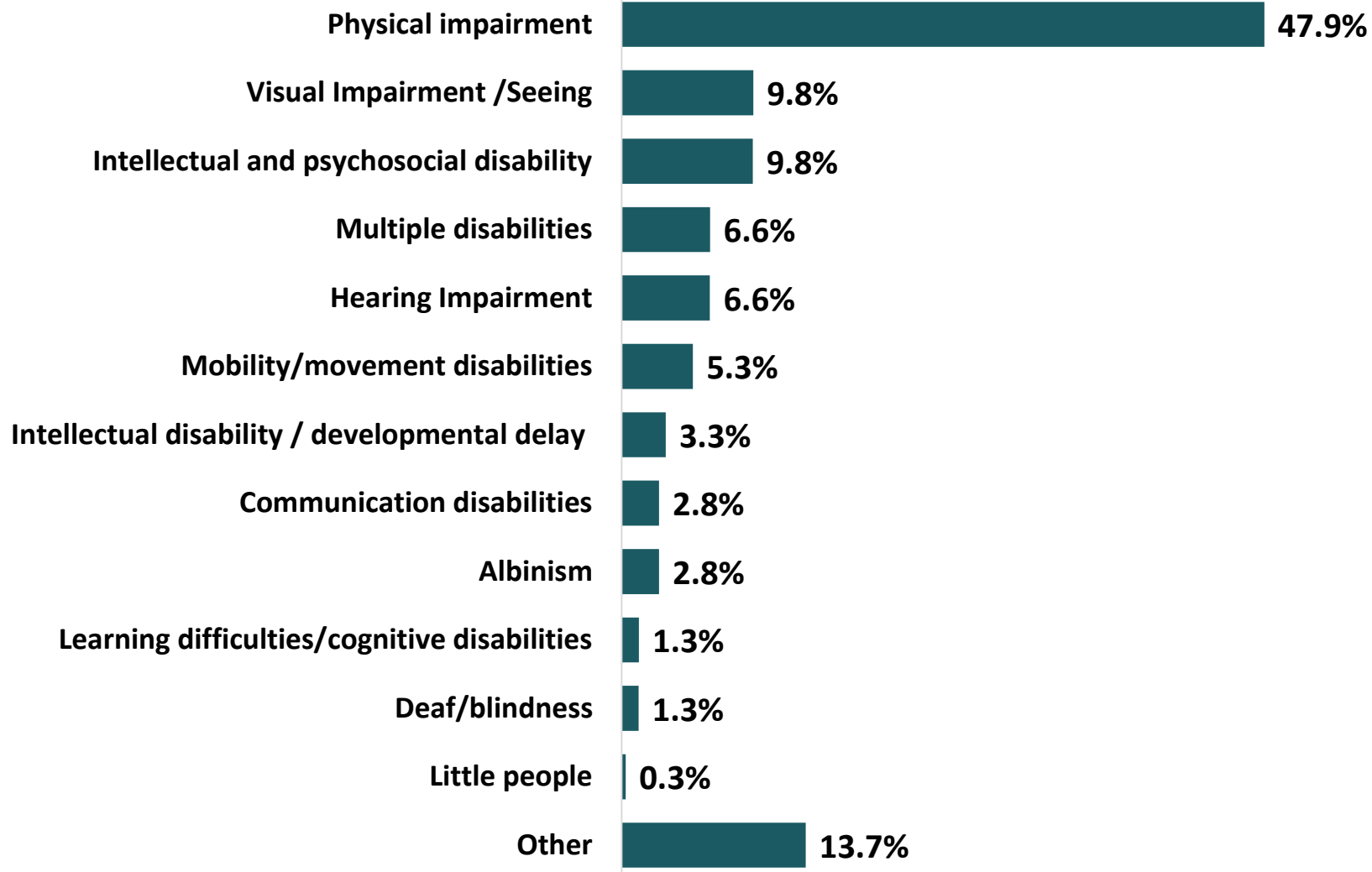
# Global Context

- PWDs globally face **significantly higher unemployment rates than those without disabilities – 31% vs 13%** for non-disabled individuals (ILO, 2022).
- **Wage gap:** PWD workers earn considerably less —**average hourly wage gaps of ~12%** , and much higher in LICs — **up to ~26%** (ILO, 2024).
- **Estimated economic loss from exclusion of PWDs:** multiple international studies estimate that excluding PWDs from employment and productive participation costs countries **about 3–7% of GDP** in lost output (e.g. *Kenya* up to **~6.95%** of GDP estimated from exclusion)/ (UNDP, 2024/25).

# INSIGHTS FROM FINSCOPE 2024



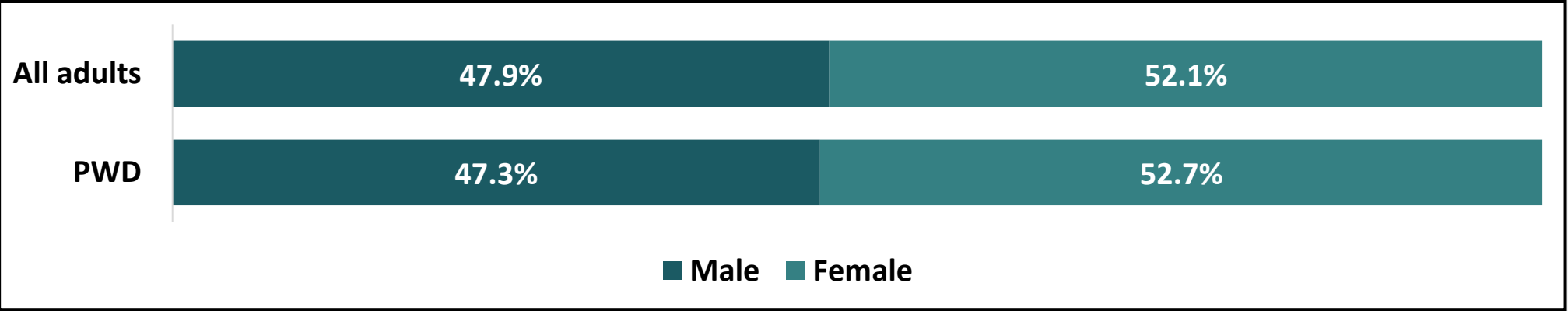
# Types of disabilities



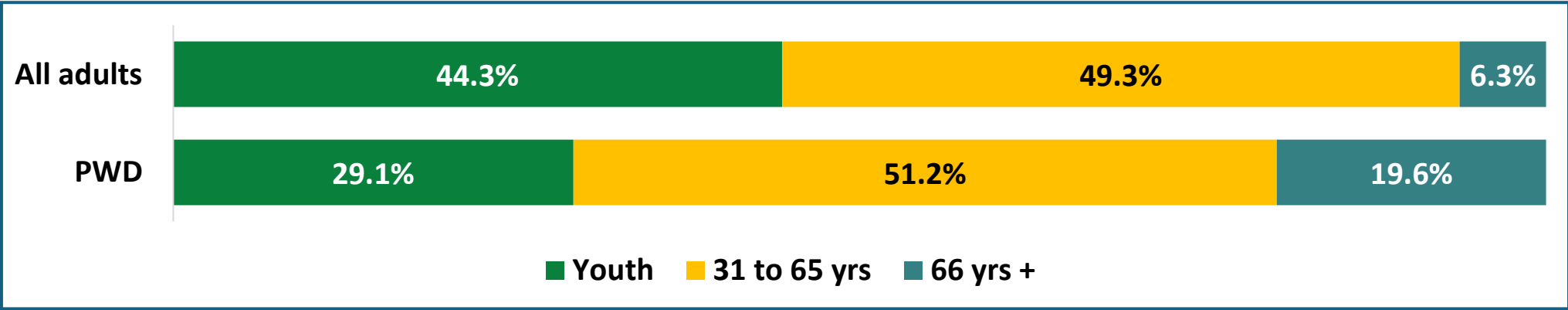
According to FinScope Rwanda 2024 survey, approximately 11.2% (0.9 million) of Rwandan adults aged 16 years or older self-reported experiencing some forms of disabilities, compared to 17% or 1.2million persons in 2020.

# Persons with disabilities by Gender and Age

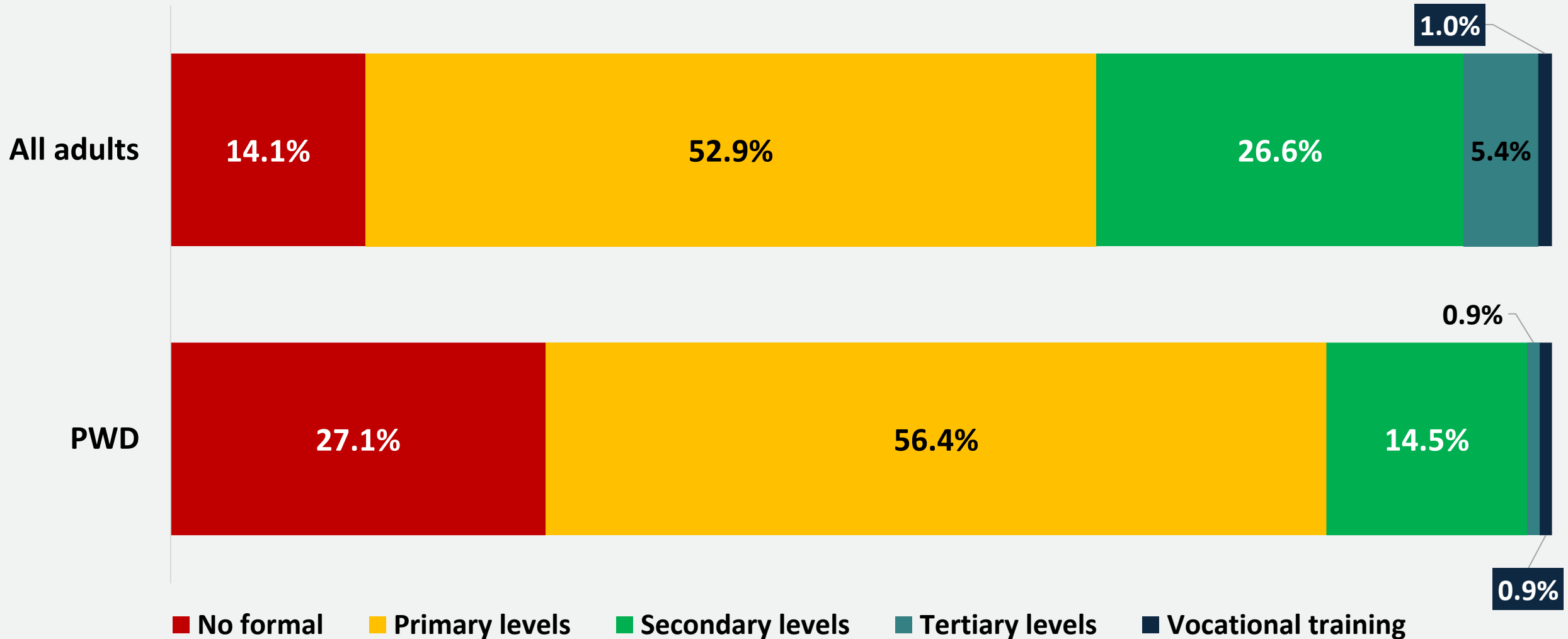
## Gender Composition of PWDs



## Age Composition of PWDs

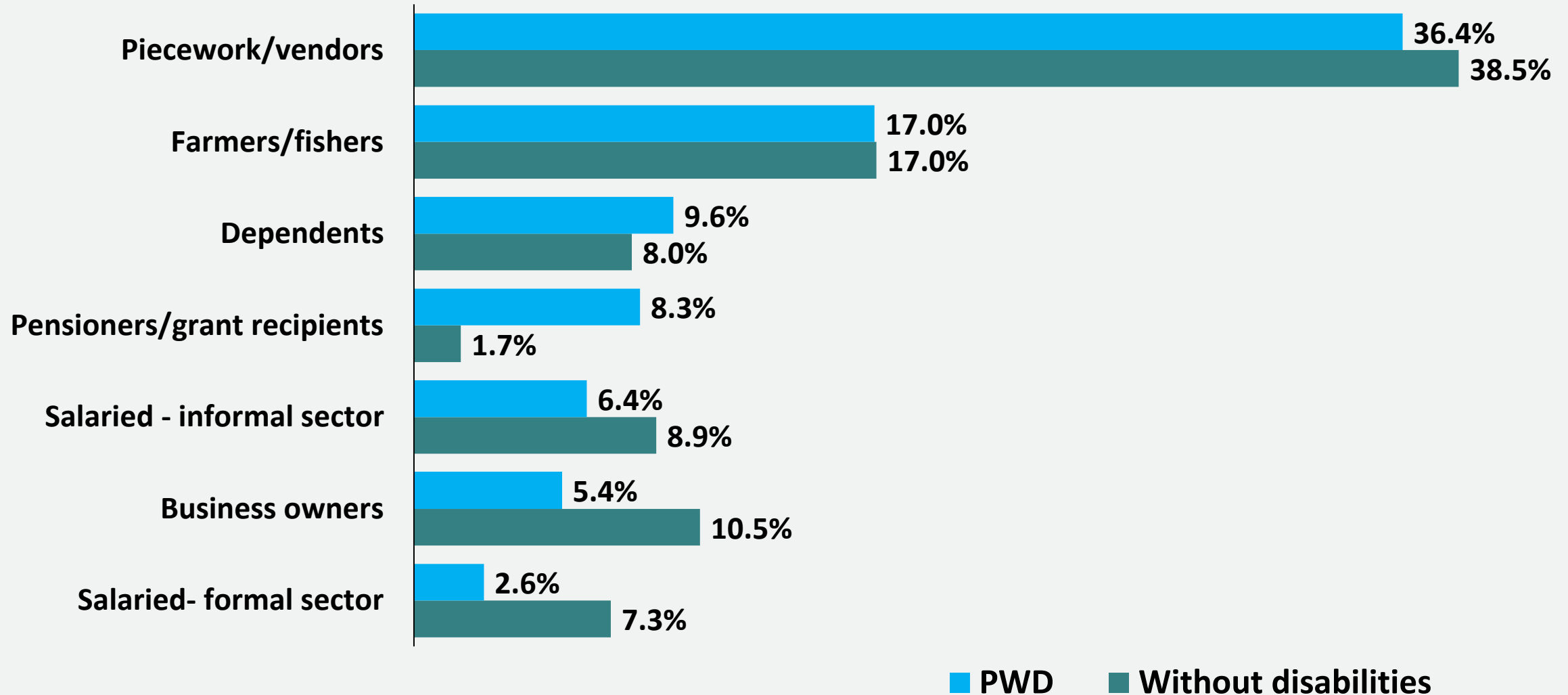


# Persons with disabilities by Education



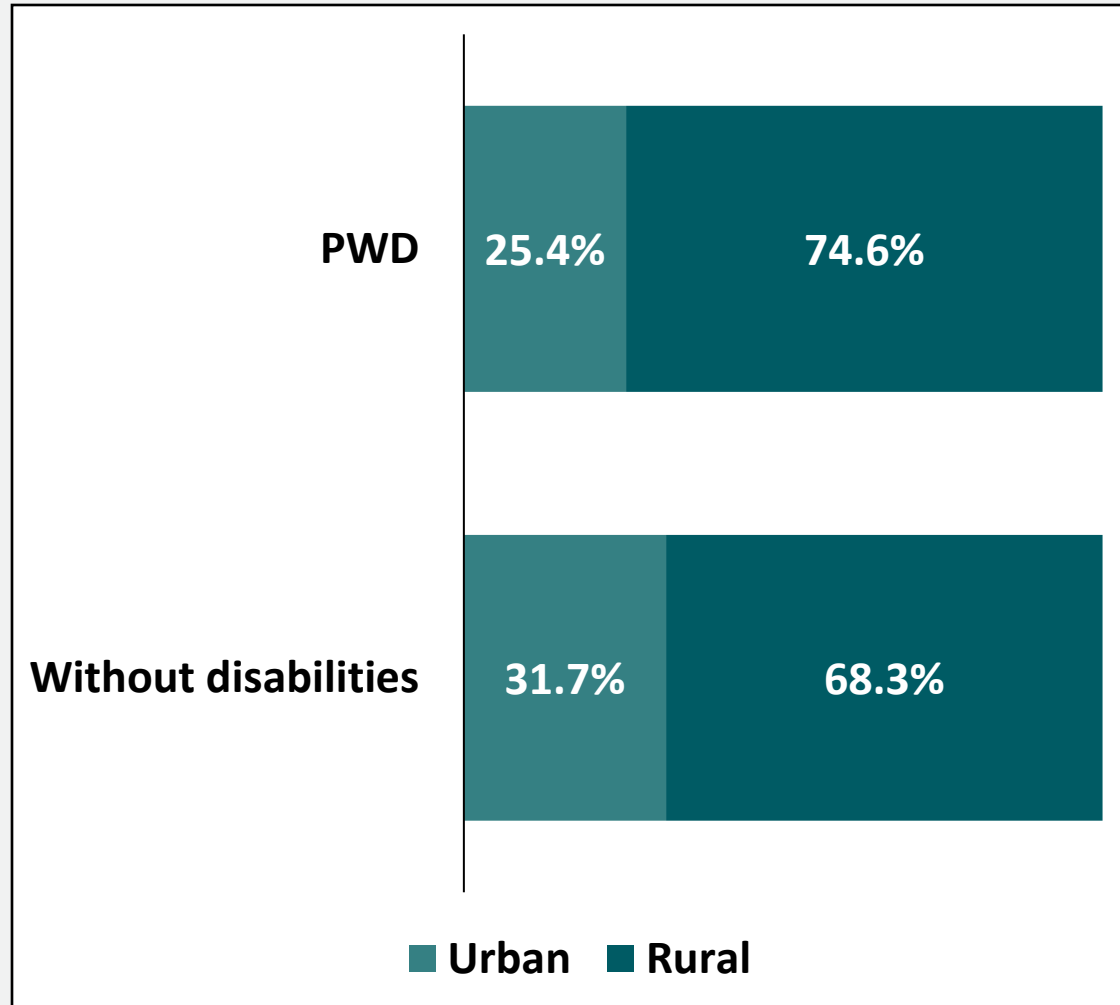


# Persons with disabilities by Livelihoods

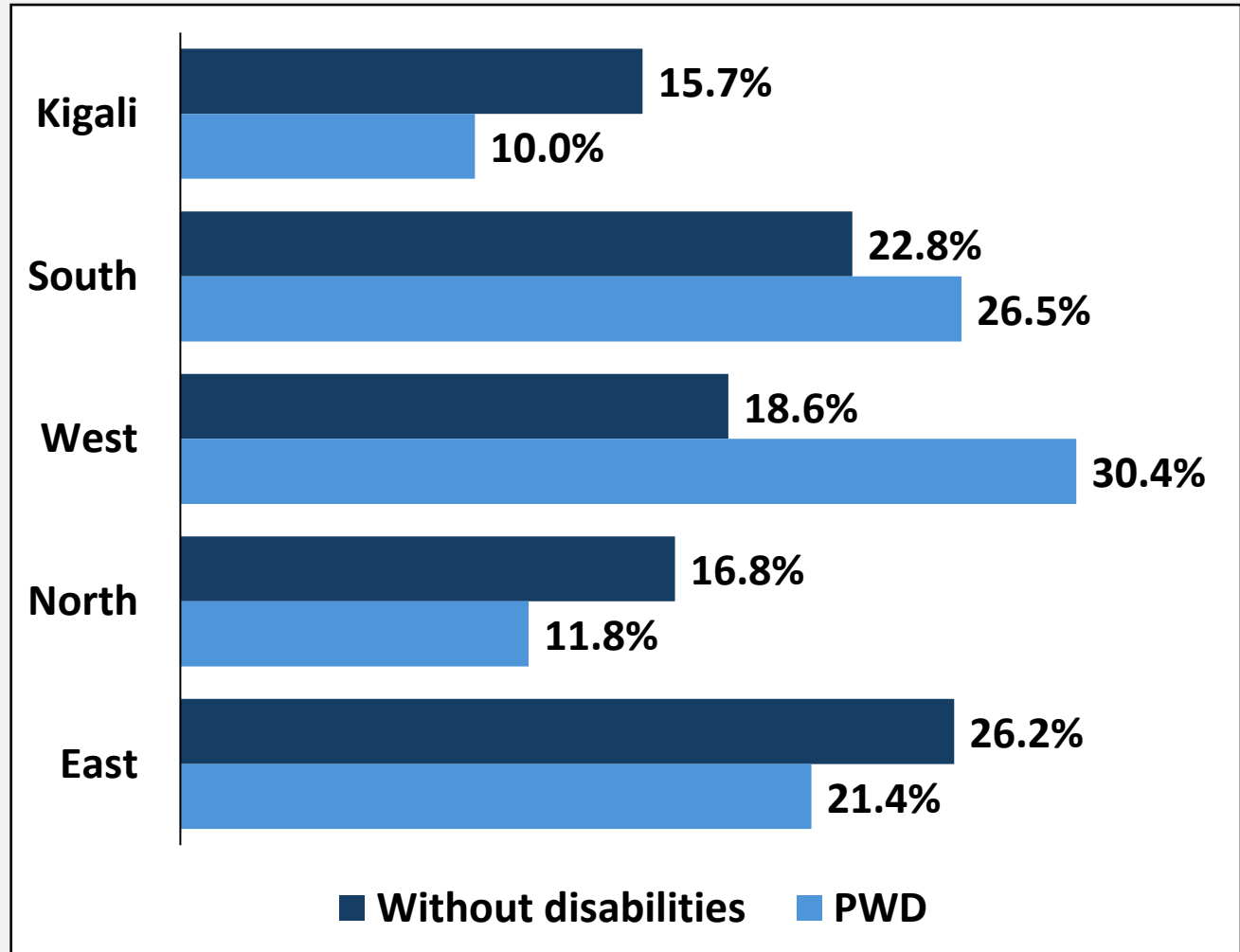


# Geographical Distribution of Persons with disabilities

## Rural-urban distribution of PWDs



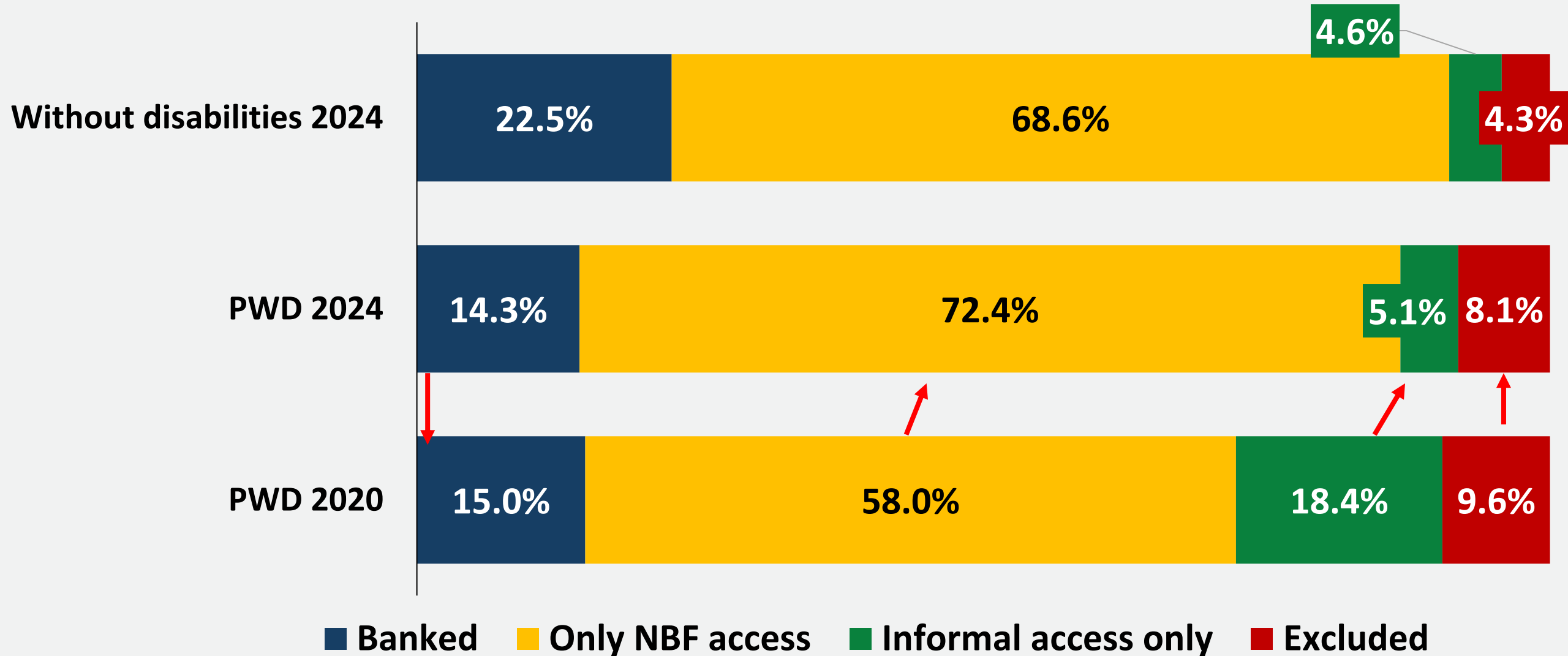
## Provincial distribution of PWDs



# FINANCIAL INCLUSION OF PERSONS WITH DISABILITIES



# Financial Access Strand



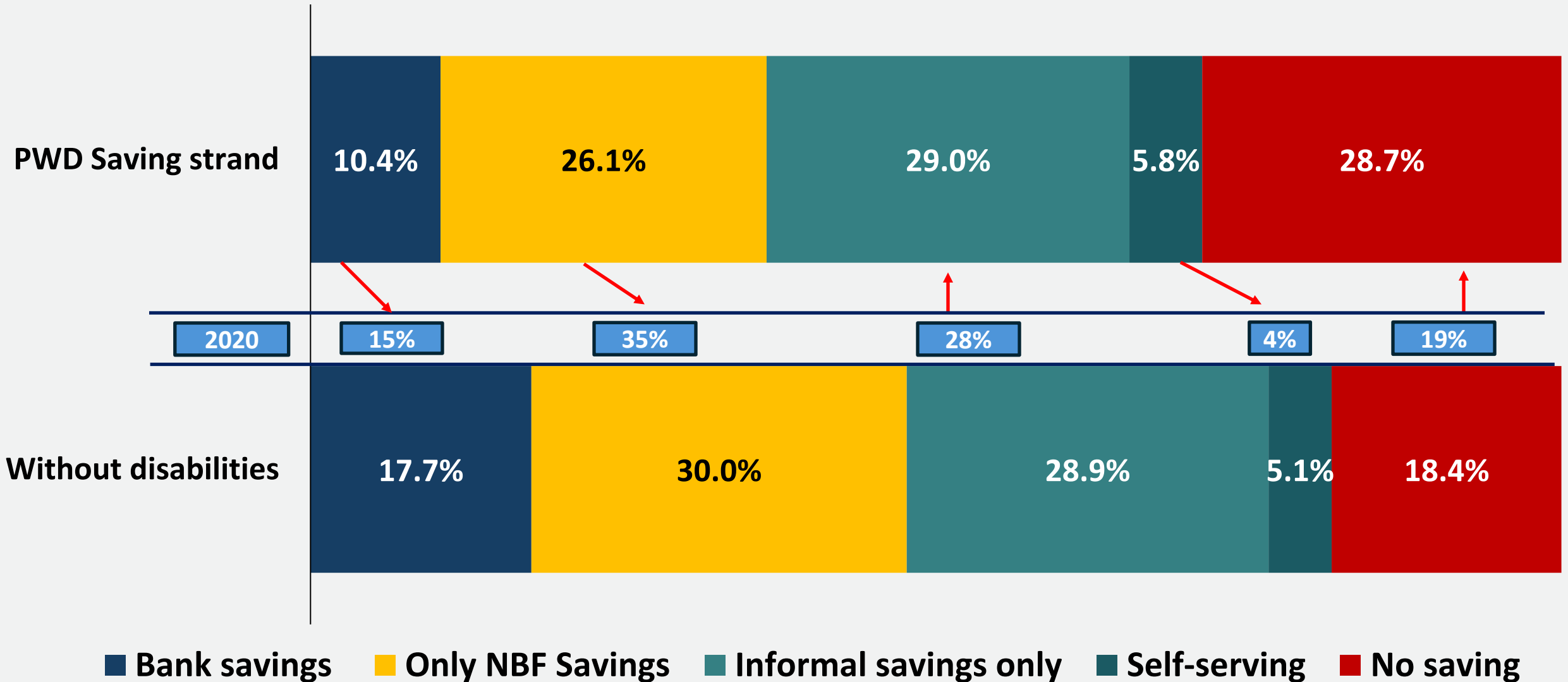
# Financial Access Strand by Demographic Category of PWDs

	% adults with PWD				
	Banked	NBF only		Only Informal	Excluded
All PWD	14.3%	72.4%		5.1%	8.1%
Location					
Urban	28.2%	63.2%	6.2% gap	3.1%	5.5%
Rural	9.6%	75.6%		5.8%	9.0%
Gender					
Male	17.1%	71.0%	2.5% gap	4.0%	7.9%
Female	11.9%	73.7%		6.1%	8.3%
Age					
Youth	17.4%	69.0%		3.1%	10.5% 5.2% 12.2%
31 to 65 yrs	15.2%	74.4%		5.2%	
66 yrs +	7.5%	72.4%		7.9%	

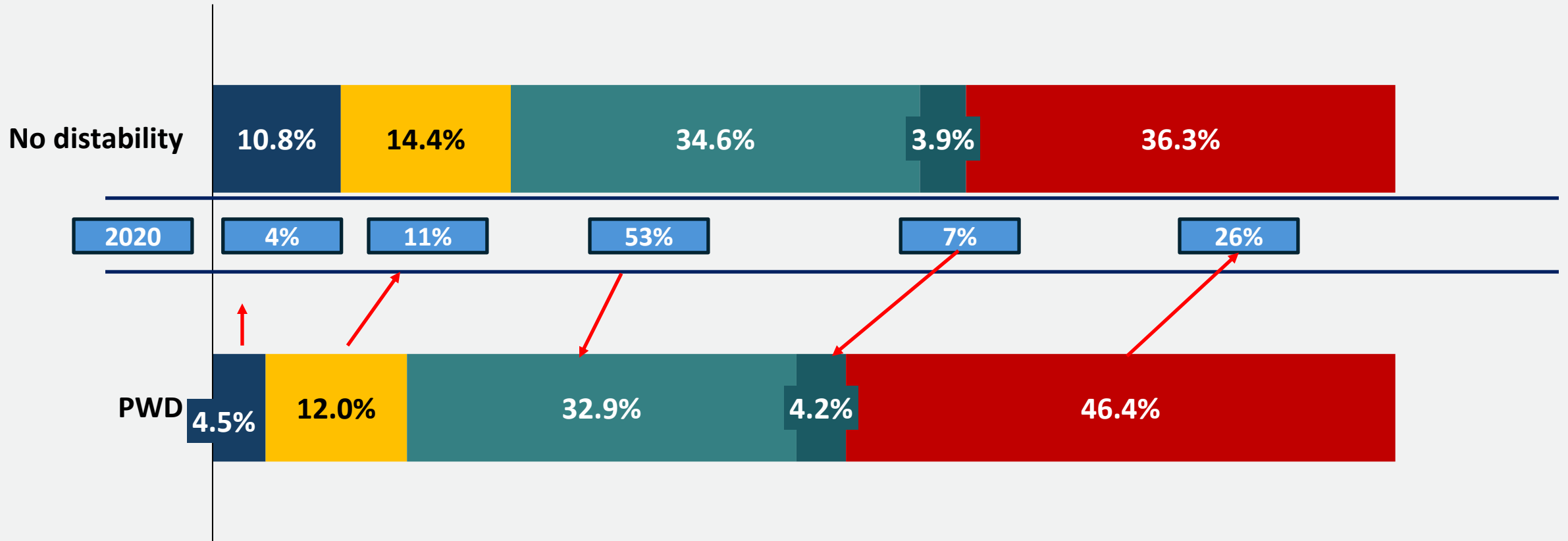
# Financial access strand per demographic category of PWD

	% adults with PWD			
	Banked	NBF only	Only Informal	Excluded
<b>Education</b>				
No formal	5.0%	75.5%	8.1%	11.4%
Primary levels	13.6%	74.4%	4.9%	7.1%
Secondary levels	29.6%	62.4%	1.3%	6.8%
Vocational training	21.0%	79.0%		
Tertiary levels	73.6%	26.4%		
<b>Livelihood</b>				
Salaried- formal sector	55.8%	43.3%		0.9%
Salaried - informal sector	12.4%	73.3%	9.2%	5.1%
Business owners	23.7%	72.6%	3.6%	
Farmers/fishers	17.8%	73.8%	6.4%	2.0%
Pensioners/grant recipients	19.0%	79.8%	1.3%	
Dependents	10.0%	59.7%	3.1%	27.1%
Piecework/vendors	7.7%	78.8%	6.1%	7.4%

# Saving Behavior Among Persons with disabilities



# Borrowing and Credit



■ Credit from bank

■ Credit from other formal (non bank)

■ Credit from informal sources

■ Credit from family and friends

■ Not borrowing



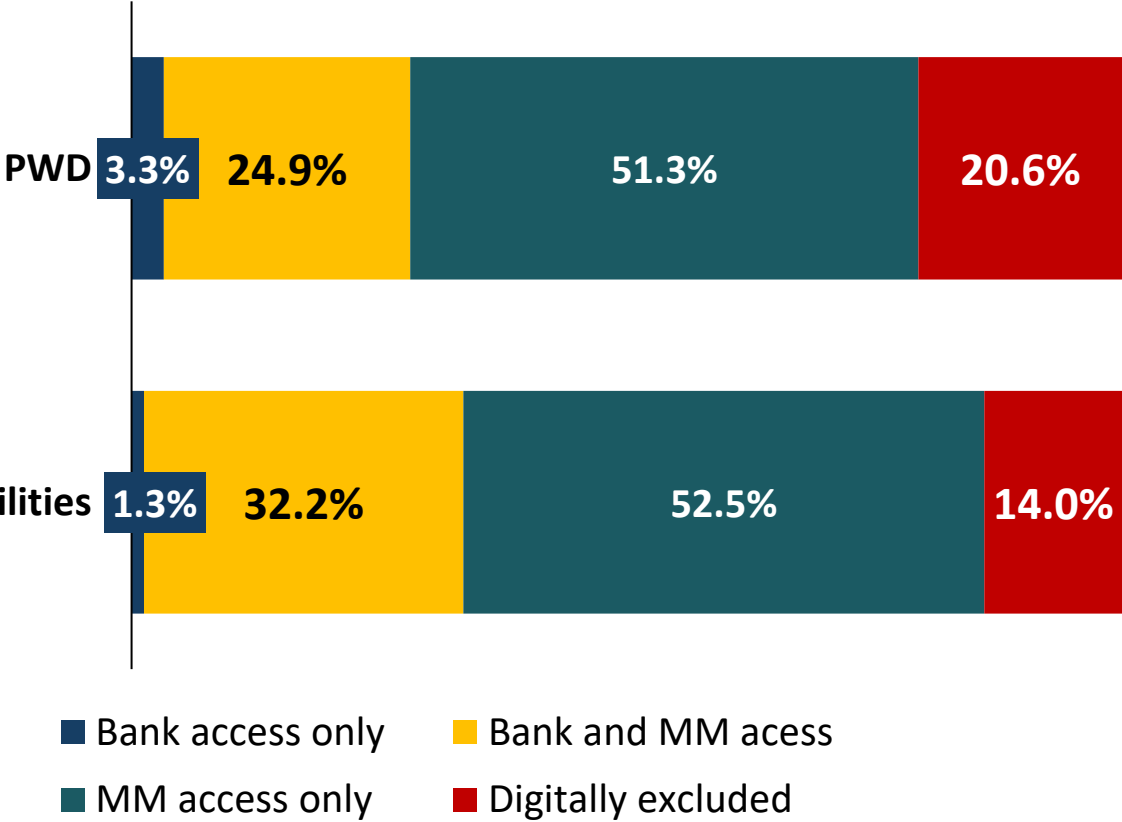
# Borrowing and Credit

	Borrowed from banks	Borrowed from NBF only	Borrowed from informal SP only	Self serving (borrowed only from FF)	Not borrowing
All PWDs	4.5%	12.0% } 16.5%	32.9%	4.2%	46.4%
Urban	9.5%	12.4% } 7.3% gap	25.9%	4.0%	48.3%
Rural	2.8%	11.8% }	35.3%	4.3%	45.8%
Male	5.3%	15.5% } 8.5% gap	29.9%	2.8%	46.5%
Female	3.8%	8.8% }	35.6%	5.4%	46.4%
Youth	3.9%	7.9%	26.9%	5.4%	56.0%
31 to 65 yrs	5.9%	17.0%	37.6%	4.1%	35.4%
66 yrs +	1.7%	4.8%	29.6%	2.6%	61.3%

# Borrowing and Credit

	Borrowed from banks	Borrowed from NBF only	Borrowed from informal SP only	Self serving (borrowed only from FF)	Not borrowing
<b>All PWDs</b>	<b>4.5%</b>	<b>12.0%</b>	<b>32.9%</b>	<b>4.2%</b>	<b>46.4%</b>
No formal	1.2%	7.3%	34.4%	3.5%	53.6%
Primary levels	3.2%	13.2%	36.4%	4.7%	42.4%
Secondary levels	13.6%	15.2%	19.1%	3.9%	48.2%
Vocational training	3.7%	28.6%	32.2%		35.5%
Tertiary levels	27.9%	10.0%	1.2%		61.0%
Salaried- formal sector	28.1%	28.3%	11.9%		31.7%
Salaried - informal sector	3.2%	13.5%	39.7%	2.1%	41.4%
Business owners	16.1%	15.4%	41.9%	0.6%	26.0%
Farmers/fishers	4.9%	17.2%	46.8%	3.5%	27.7%
Pensioners/grant recipients	2.4%	5.2%	29.4%	0.9%	62.2%
Dependents	1.2%	3.4%	19.4%	8.5%	67.6%
Piecework/vendors	2.4%	12.8%	37.3%	5.0%	42.5%

# Digital Financial Services



% of adults	PWDs	Without disabilities
Have DFS access	79.4%	86.1%
Have a DFS device (Phone/computer)	66.5%	81.9%
Have a smartphone	9.3%	23.8%
Have a MM account	66.0%	78.0%

# Insurance Strand

**Without disabilities**

48.2%

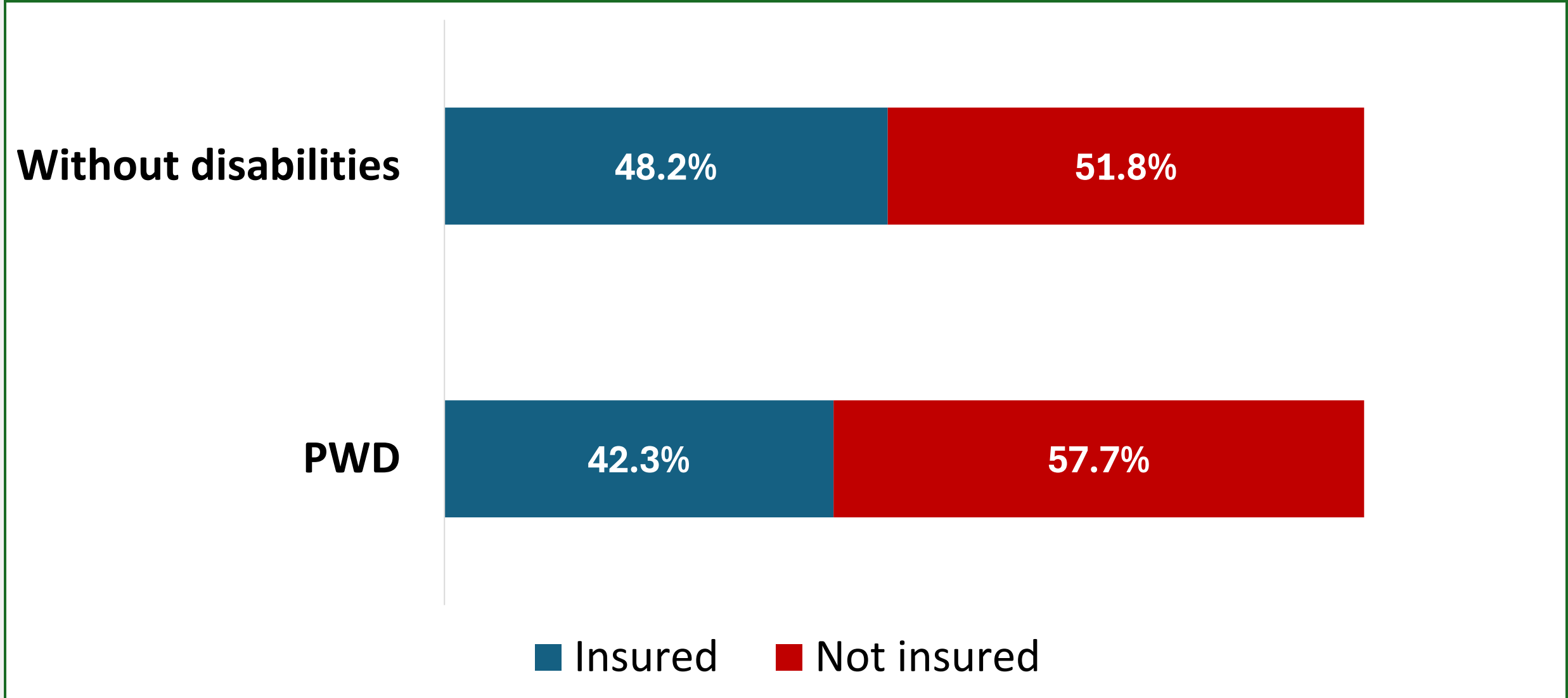
51.8%

**PWD**

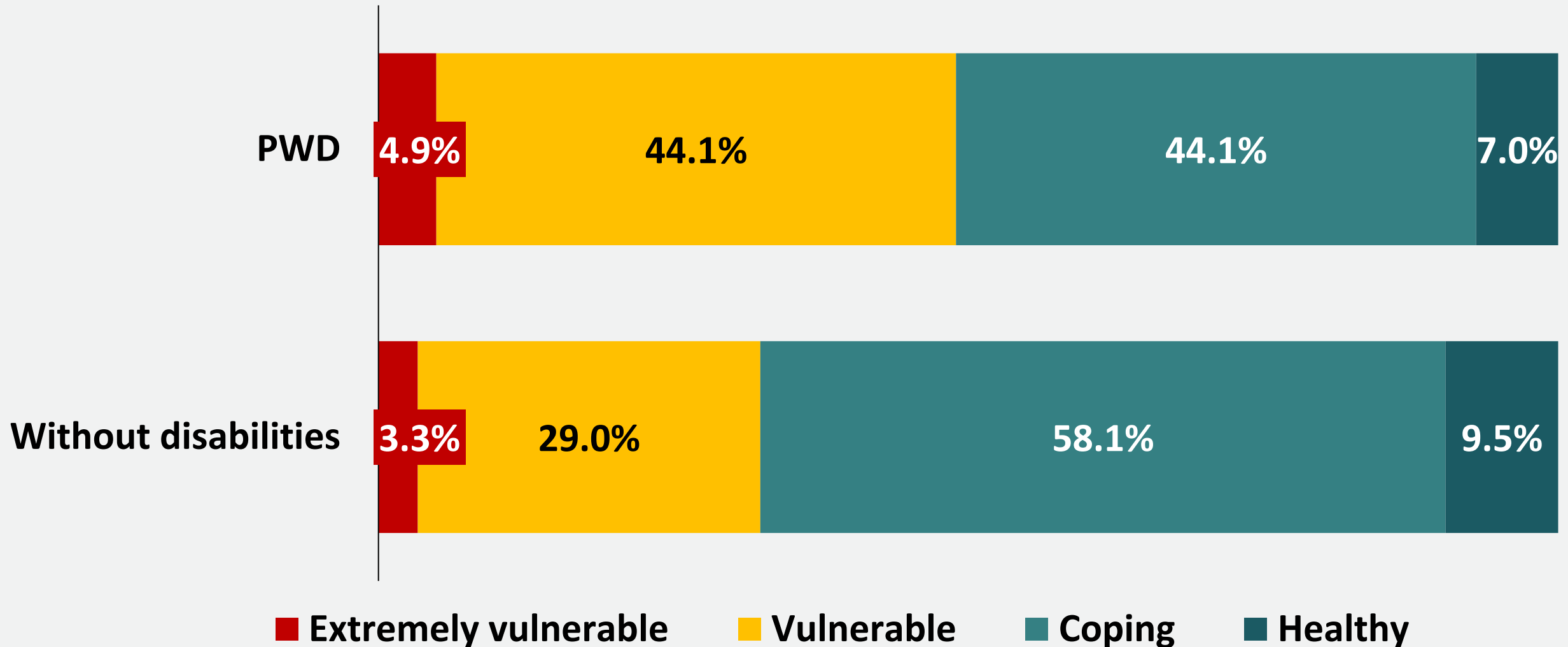
42.3%

57.7%

■ Insured ■ Not insured



# Financial Health Status



## Strengthen Digital Inclusion for PWDs:

- *A combined effort to **expand device ownership, enhance digital literacy, and improve the accessibility of financial technologies** (e.g. subsidized access to smartphones and essential assistive technologies)*
- ***Tailored digital literacy programs should be delivered to equip PWDs with practical skills in using mobile money, performing online payments, and recognizing and avoiding digital fraud.***
- ***Financial service providers should be required to enhance the accessibility of their digital platforms through inclusive design standards, including features such as screen-reader compatibility, simplified USSD paths, and improved visual interfaces to support users with diverse disabilities.***

# Recommendations

## Improve Access to Formal Savings and Credit:

- *Financial institutions should introduce low-balance **micro-savings products** that cater for the needs and income patterns of PWDs.*
- *Disability-inclusive microcredit schemes are also essential and should incorporate flexible collateral requirements, group guarantees, or revenue-based repayment plans to accommodate potential irregular income flows.*
- *Linkages between informal savings groups and formal financial institutions must be strengthened to support safe and gradual transitions into the formal financial system, ensuring PWDs benefit from greater security and financial growth opportunities.*

## Build Disability-Inclusive Financial Services Across the Sector:

- *Building disability-inclusive financial services requires sector-wide adoption of inclusive standards, staff capacity-building, and accessible infrastructure.*
- *Financial institutions should train their staff on disability awareness, inclusive communication, and appropriate customer service practices to ensure respectful and barrier-free interactions with PWDs.*
- *Improving the physical accessibility of bank branches and agent points is critical, as mobility and navigation challenges remain a significant barrier to in-person service access for many PWD.*



# Recommendations

## Target Support to the Most Excluded Subgroup:

- *Efforts to enhance financial inclusion must intentionally target the most excluded groups of PWD, including rural residents, older adults, youth, and individuals with no formal education.*
- *Financial inclusion strategies must adopt a gender- and location-responsive approach that explicitly targets the compounded barriers faced by women with disabilities, especially those in rural areas.*

# Recommendations

## Strengthen Financial Capability and Resilience:

- *Financial regulators should prioritize the systematic collection and analysis of disability-disaggregated data across the financial sector.*
- *Robust evidence will enable policymakers, financial institutions, and development partners to identify barriers, design targeted financial products and monitor the effectiveness of interventions.*

**MURAKOZE | THANK YOU**

