

Beyond Barriers: Inclusive Financial Design for People with Disabilities – English Transcript

(Note: This transcript was AI-generated using [NoteGPT](#). Transcripts may include inconsistencies or errors and some sentences have been condensed.)

00:15

Hey everyone, good afternoon, good morning, or good evening, depending on where you are! Thanks for joining us today. It's great to see you all again. Welcome to our session on inclusive financial design for people with disabilities. I'm Carl Manlan, the VP of Inclusive Impact and Sustainability for Central and Eastern Europe, the Middle East, and Africa, based in Dubai. And I've got my colleague here—want to introduce yourself? Thanks, Carl, for having me!

00:50

"Hi, I'm Hafsa Qadeer the CEO and founder of ImInclusive, a social enterprise focused on disability inclusion in the UAE. With me today is Flora Patricia, our lead sign language interpreter here in the UAE. Just a quick note: we want to make sure everyone gets a chance to share their thoughts, so feel free to drop your questions in the chat box. The moderator will help us keep track of them."

01:26

So, as Hafsa mentioned, Flora's here with us because we want to include as many people as we can in this conversation. She'll be providing sign language interpretation using American Sign Language. If you run into any technical issues, just drop a message in the chat, and we'll do our best to help out. So, Hafsa, since you're the founder of Iminclusive, it would be great if you could share some insights!

02:06

I've learned a lot about the job challenges faced by people with disabilities, or as we call them in the UAE, people of determination, and how these challenges connect to financial inclusion. Thanks, Carl, for highlighting such an important issue regarding employment for people with disabilities globally. We started our journey as a social enterprise, driven by the goal of tackling this problem head-on.

02:41

Honestly, I'm coming from a family that has dealt with disability, exclusion, and isolation due to a lack of access to opportunities, especially in terms of community and training. My

brother has a disability, and I believe our experiences have really given us a stronger voice as we build this social movement. But what I really want to emphasize is that one in six of us face these challenges.

03:21

One in six people identify as having a disability, which means over 15% of the global population lives with some form of disability. This highlights a significant number of people, not just in specific countries but worldwide, who need better inclusion. That's why it's super important to create job opportunities and financial access for everyone. This has become a really crucial area of study for us.

04:02

How can we make jobs accessible for everyone, and ensure that everyone has some source of income so they're included and not left out financially? That's really important. Also, I want to highlight that there are tons of services out there for people in general, like banking for those with an income. But when it comes to folks with disabilities, we notice there's a challenge right from the start.

04:49

Looking at the job market, trying to land a job and get an interview, and then working towards financial independence. The reality is that life isn't fair when it comes to wealth. For instance, a 16 or 17-year-old in high school or college might start learning about savings plans or internships to get ahead, but not everyone has the same opportunities.

05:26

For people with disabilities, reality can be really tough, and it often feels like there are more hurdles than solutions. That's the gap we're trying to bridge right now. Thinking about my own experiences related to what you're saying, I believe one big barrier is ignorance. When I say ignorance, I mean that disabilities aren't always obvious. But if we check the numbers, we can see that there are 1.2 billion people worldwide who have a disability.

06:05

Disability affects about 15% of people worldwide. When you mentioned the number of folks seeking work, we're probably looking at the global talent pool, which includes around 10.7 million people ready to help grow and transform our economies. So, based on your own experience, how does that situation look to you?

06:45

"Your brother Amed is impacting your work. Hey, do you want to check if our interpreter is on the same page? I think she might be out of sync with us. I'll ask the organizers if Flora can jump back in if she's able to. Just hang tight for a minute. In the meantime, we can put together a summary transcript of the session in case the live interpretation doesn't sync up. We're working on it! So, are you back with us, Flora?"

08:06

"Can you keep up with the conversation? Alright, moving on to the next question. So, Flora's still getting settled in, and Carl, based on your experience at Visa and other jobs, what do you think are the biggest obstacles to financial inclusion for people with disabilities in the SEMIA region? The cool thing about SEMIA is that what looks like a barrier often becomes an opportunity to change someone's life."

08:48

I think being inclusive is a great example of how the governments in the UAE and the region really understand that everyone needs to contribute in their own way, based on their abilities. We have that chance here, and it's crucial to acknowledge that the progressive policies in place provide that opportunity. Sure, there will always be challenges, but the key is how we approach designing solutions.

09:21

There are chances to lighten the load for someone with a disability, and it's important to stress that disabilities aren't always obvious. Because of this, we often find ourselves in situations that, whether due to ignorance or just not understanding, we might miss. At Visa, what we really focus on is making sure our products are designed to be secure and convenient for everyone.

09:55

Making things affordable and accessible for people with disabilities is super important. We can discuss some examples later, but the key point is that barriers shouldn't lead to exclusion; they should actually create chances for inclusion. So, when we think about where you are in your journey, you've totally succeeded with the She's Next initiative by Visa, which supports women-led businesses. I'd say you're not your typical small or medium business, but you've really made it work.

10:37

"Then, along with other prizes, you've created a job search platform that provides a complete solution for employment inclusion for people with disabilities. How do you think

this evolution is helping with better financial inclusion for those living with disabilities? Thanks for that question, Carl. We believe the solution we've developed supports not just one type of disability but a variety of different disabilities."

11:14

"We signed up with candidate and job seeker pools, including folks with physical, hearing, and visual disabilities, and we also support neurodivergent individuals. When we first joined Visa's She's Next program, we shared our business model, but we were still figuring out what a social enterprise startup would look like in the UAE. We're proud to be the first organization to receive a social certificate."

11:46

A social enterprise certificate and a license from the regulatory authorities are all part of the story of financial inclusion. Businesses like ours need to operate and succeed in the social entrepreneurship space so we can create a ripple effect of opportunities. So far, we've created over 400 job opportunities for people with disabilities, including both part-time and full-time positions. Plus, we have an upcoming showcase for entrepreneurs with disabilities on October 30th, and it's our first one!

12:23

"At our Summit, which is actually backed by Visa, we're creating a space for female entrepreneurs to step up and share their stories. There's something really beautiful about the connections we're forming through our journeys, and it's amazing to see the ripple effect continuing to grow. We started out focusing on job searches, but now we're shifting more towards what financial independence really looks like."

12:56

Entrepreneurship has been an amazing way for us and our fellow job seekers to earn money. It's all about giving people a chance to create their own income and pursue their dreams. Everyone deserves the opportunity to achieve what they want, and as a community, we're committed to breaking down the barriers that stand in the way. We're focusing on things like gender inclusion, too.

13:34

Disability inclusion is really important, and all these issues connect in some way, creating a ripple effect that's needed now more than ever in the UAE and beyond. It's great to see how you've taken the chance to embrace the diversity in the region and even globally. Thanks,

Carl! I also want to ask you—Visa has been focusing on inclusive financial design, right? Can you tell us more about that?

14:17

Let's talk about a specific initiative or product that's done a great job helping people with disabilities. One key thing is always about how the product is designed; that's what shapes the user experience. Accessibility needs to be a core part of the design process. When we consider disabilities, we have to look at both short-term and long-term issues, like blindness or low vision, and deafness.

14:51

When it comes to things like hearing loss, limited movement, and photo sensitivities, we really need to consider how all these factors affect our website design. We should ensure that everyone, no matter their situation in this spectrum, can actually access the site. You brought up the card we have, but one of the best examples I can think of is our collaboration to create a financial education platform specifically for people who need it.

15:24

Hearing loss or deaf people have always felt like a challenge for me, but it's also shown me how important our product is. We've been able to help this community see things differently and improve their skills. As you mentioned, the jobs they get should help them rise up, and to do that, they need to learn how to handle their money. Financial education is really the key to their future.

15:55

Make sure you plan for delayed gratification. No matter where you are in life, don't let a lack of financial knowledge hold you back. You've got the tools and opportunities to explore different options, but I think developing your skills is the most important thing. The more you improve and grow your skills, the more you'll feel like you belong in this ever-evolving society.

16:29

I totally agree that we need to contribute more. The tools you're talking about, like our digital academy, are awesome. We're training deaf individuals in personal money management using sign language. Plus, the other resources you've provided, like the comic books with visuals in both English and Arabic, are great too. We're handing those out at every event, and I think we've reached over 100 people with them.

17:06

People with disabilities are really getting a lot out of these comic books, and they're learning about finance in a super fun way, which is really fresh and exciting. It mentions digital tools, but it's also these creative tools that are helping to spread the word about why financial inclusion matters. This is great to hear! So, building on that, what do you think is missing or what do you think would be really important to support from an innovative angle?

17:43

"People living with disabilities—I think you get that there's a really nice balance we're trying to find in the community. More folks are getting curious about disability inclusion and making finance accessible for everyone, along with the solutions that come from that. You mentioned that inclusive design is super important, and I recently read an article about 'baked-in' inclusive design. For instance, having wheelchair ramps that are easy to access—I'm just sharing that example."

18:24

"I think it's easier to understand than a lot of things. Take the banking sector, for instance. The UAE has been pushing for more ATMs to be wheelchair accessible. What does that mean? It means that there should be enough space under the ATM for someone in a wheelchair to get in and use it safely. These are just small examples of accessibility that are starting to come up."

19:01

When people start to get a bit more curious, they realize that disability inclusion isn't just about a specific group of people. My brother has a disability, so this is something I've been passionate about, but you don't have to have a relative, friend, sibling, or child with a disability to feel connected to this issue. Disability isn't just something you're born with; it can happen to anyone at any time.

19:33

We're hoping to see more people get curious and design accessible solutions in new fintech apps and financial opportunities that come with built-in accessibility. This way, everyone can access everything, and making things accessible actually benefits everyone, not just a specific group. I really hope we'll see more curious folks asking the right questions and creating great stuff.

20:09

"I really like the word 'curiosity' because it's what makes a real difference, you know? Spending time to really understand things we might not get right away is important. Every day, we should think about how we can support our community so that no one gets left behind. Every tool that's available to one person should be available to everyone. I think we're in good hands with the work you've been doing. Thanks, Carl, for all your efforts."

20:49

Absolutely, yes! Carl, considering your work in various regions and your global background, you bring amazing leadership to Visa. You've led many of our inclusion projects and have been at the forefront of mentorship initiatives, ensuring our team is on the right track for impact. I'd love to hear your thoughts on how we can create solutions that truly empower people with disabilities.

21:24

They're spread out over different markets, so the first thing we need to focus on is regulation. How can we, as a global company, showcase what we've accomplished or what we've observed, say, in Latin America? And how can that apply to Africa, the Middle East, Southeast Asia, Europe, and other regions? The real value lies in viewing the world as a whole and figuring out what solutions might help tackle specific issues in different areas. So, regulation is one part of it, and then there's the second.

22:05

Like I mentioned before, it really needs to be part of the organization's culture. At Visa, we can definitely take pride in that. For example, Visa has been a sponsor of the Paralympic Games since 2002. During that time, many athletes with disabilities or other challenges have been able to really shine and compete in the Olympics thanks to the support from Visa and other partners. This year, for Paris 2024, we have 46 Paralympians.

22:46

Visa is really dedicated to supporting Paralympic hopefuls because the Olympics highlight the beauty of giving everyone a fair shot to participate. When more people can get involved, it opens up opportunities and makes things more visible and accessible. Some of our team members are actually former Paralympians, which adds even more meaning to our commitment. No matter your abilities, you can make a valuable contribution to society and to Visa.

23:21

That's super important too. When you think about what matters, there's the regulatory side and then the private sector has to step up wherever they can by using their resources and connections to get people involved. When we can engage and collaborate, it lets us say, "Alright, here's a product we think might work." Plus, we can get our own colleagues in on the process to participate.

23:49

Eventually, a bigger community will see how effective this product is in actually supporting their personal journeys in life. So, when we talk about regulations, the private sector's role, and especially organizations like yours, it's clear they've been helping us rethink what we have, particularly in financial education and customizing it to meet the needs of specific communities. In the end, if you consider regulations, the private sector, and how capital moves information around the world...

24:25

We're working on making sure our colleagues can help us see things we might miss from a disability standpoint. It's important to have conversations in a safe space where we can talk openly. Plus, creating a sense of psychological safety in how we design and execute things is crucial. It helps us figure out how to let more people join in the digital economy. Thanks for sharing that, Carl!

25:02

"I really feel like we've learned a lot on our journey working with your teams. We've seen what more we can do to create a digital economy. I want to share this with you because of the program we're developing for entrepreneurs with disabilities. We've had a great response from entrepreneurs who are interested in starting their own micro businesses."

25:36

We're showcasing different arts and crafts, and guess what? Dubai Holding has given us a shop at Global Village! It's a fantastic opportunity for entrepreneurs with disabilities to showcase their work on October 30th. This is all about creating a lasting impact and a sustainable future for them. Global Village is such an iconic spot, and I'm really grateful to the Visa team for their support in making this happen.

26:08

"Thanks a lot for your support! We have a question from Eduardo. He wants to know how generative AI can help improve financial inclusion for people with disabilities. Are there any cool applications or developments in this area that you think are worth mentioning?"

Unfortunately, I don't have an answer for that right now, but I can definitely say that generative AI plays a role in designing solutions."

26:50

Also, looking at the habits users develop can really help us design products that make more sense. I'm happy to take your details, and if I have specific answers about what we've done, I can share those after the call. Maybe you have some thoughts on that? I know this is a basic example, but ChatGPT has been super helpful for our candidates as a tool for learning and upskilling, especially because...

27:26

Carl and I have been really focusing on including deaf people lately. In our upskilling programs, we've noticed that the way we write sentences can be different from how our deaf or hard of hearing peers write them. We've been training candidates to use ChatGPT for everyday communication, and honestly, it's been a great tool for helping them express their messages more clearly. It's been really effective.

28:01

"It's really helpful for us, and I'm super positive about the changes and the empowerment that AI will bring with all the new developments we have. There's a question in the chat for you; I'm not sure if you've seen it yet. If not, I can start with the one directed at me and then come back to yours. So, Alison, thanks so much for your question. If there are 1.2 billion people in the world with some form of disability, it means we run into..."

28:40

"We see this person almost every day on our commute, and I think just recognizing their existence is a crucial first step in the work we do, both in our communities and at our jobs. When we're faced with decisions about a product or program, we need to remember that inclusivity matters, and that means keeping in mind that there are 1.2 billion people who need to be considered."

29:15

Getting involved equally is really important. It's not always easy, but the first step is acknowledging, accepting, and understanding that it's our responsibility too. Plus, disabilities aren't always visible—lots of people might not even realize they have one until something happens that makes them aware of it. It's all about community engagement to ensure that no one gets left behind. And yes, I did get a chance to read your question—thanks, Carl!

29:53

I get that the main question is about how we can raise awareness in the financial inclusion community for solutions that help people with disabilities. I want to back up what Carl said: we need to create solutions that include everyone. To do this, we should have people with disabilities involved with us in our workplaces and institutions, and we need them as ambassadors in schools, colleges, and universities. It's super important that people with disabilities are the ones teaching or leading the conversation.

30:30

I'm also mentoring everyone in the community. For instance, in my team, we have a diverse group of people with disabilities. I learn from them every day as we come up with solutions for various clients and partners. Their unique perspectives are invaluable. Plus, as Carl mentioned, with 71% of disabilities being invisible, it's really boosted my confidence as a leader in my thinking.

31:03

We're looking at solutions from a really analytical perspective, and we need to come up with practical solutions too. In our community, we have to raise awareness about disability inclusion as a key life skill. It's not just something we do because it seems nice or noble; it's essential for creating an inclusive future for everyone. I hope that clears things up. I don't think we have any more questions right now, so maybe... what?

31:46

It might be helpful if you could talk a bit about your work in the UAE and other parts of the GCC, and maybe even beyond. If you could share more about what you're doing outside the US, that would be great. Thanks, Carl. So, we've been using our web platform to help more people with disabilities create their own CVs. We noticed that there was a challenge with the CVs and resumes we were receiving, so we wanted to train people on how to put them together.

32:23

We've made it easy for people to create a solid CV and apply for jobs through our website. Over a thousand users have already taken advantage of our CV-making tools. Anyone around the globe can use it. Plus, our financial inclusion course with Visa is also available worldwide. People with disabilities can join, complete the modules, take a quiz, and earn a certificate.

32:56

We're working with clients in various markets, so we're hiring people with disabilities in Saudi Arabia, Oman, and Qatar. We're also running projects in Egypt and South Africa. Right now, we're providing demand-based solutions from our base in the UAE. I'm really proud to say that we have trainers and coaches with disabilities who lead training sessions for companies whenever there's a need, and they're true ambassadors in their own right.

33:31

"Countries are also experiencing ongoing social impact changes. Thanks for that. Speaking of social impact, we got a question from Nepal about going beyond CSR and how this is a commercial venture for everyone involved. That's a great question! We didn't really cover it, but there's a whopping \$13 trillion in disposable income from people with disabilities and their families, and it's important for these individuals to have the opportunity to invest, spend, and access financial services."

34:12

It's all about getting involved in the economy, especially from a tourism angle, and figuring out how to make sure families with disabilities can travel and enjoy the world without any barriers. We really have a chance to do this, and I feel lucky to live in a country that values opportunities for all kinds of people to travel, like to the UAE, for instance, but this should extend to other places too.

34:40

Sure, here's the translation: "Yeah, the world runs on business, but we need to focus on creating designs that actually make sense. It's super important that whatever we design solves a real problem. Take the tap-to-pay solution, for example. Now, people can just tap their cards to make a payment, which has opened up possibilities for millions who might not have been able to transact before without relying on others."

35:15

It might seem like a small tech step or just a little change in payments, but it really opens up opportunities for people to get involved in the digital economy. Thanks for that question! Do we have any more questions from the audience? I don't see any. Hmm, as we wrap up with about five minutes left, is there a specific message you want to share with this community, whether they're from the private sector, public sector, or nonprofit world?

36:04

We need to think about civil society as we wrap up this conversation and consider ways to break down barriers for inclusion. Thanks, Carl. Let's take a moment to imagine a different

world where 7% of the population is totally inactive—they have no money to spend, and they can't access schools, universities, or jobs. Plus, 177% of the global population is being denied access to places and jobs just because humanity hasn't made those opportunities available yet. That's really something to think about.

36:59

Sometimes, it's really important to consider the other side of a situation to grasp just how serious and urgent it is. We all need to come together and brainstorm solutions because this goes way beyond just making money. It's about everyone having the freedom to dream, access opportunities, and build a future for themselves and their families. I genuinely hope we can give ourselves and each other that chance.

37:39

"Let's open up opportunities for 177% of people who are economically disadvantaged. Thanks! There's a question about access to credit for individuals with disabilities. I think financial institutions that are required to offer credit will evaluate and likely provide it. However, since Visa doesn't issue credit, I can't really speak for them. But overall, the discussion about breaking down barriers is really important, and this is definitely one of those barriers that needs to go."

38:19

"This chat is all about Asset Visa, and it's super important for us to listen to the communities we work with, to engage with them, and to design alongside them. We don't have all the answers, but we've got the tools and tech to tackle some big issues around financial inclusion and access. It's been great being here with you, and a big thanks to Flora for the chance to share this message a bit more."

38:51

"Thanks to everyone who joined us today and to those who will join us in the future. That's all from me. Thank you, Carl, thank you, Flora, thank you, Rima. I really appreciate being here."