

# Banking Made Easy ... But Not For People With Disabilities In West Africa

*For a lot of bank users, accessing financial services has never been smoother. But persons with disabilities in Nigeria and Ghana continue to be left out, no thanks to barriers in buildings, behaviours, and policies.*



**Kunle Adebajo** April 23, 2022



Ibrahim has never used an ATM because of barriers to access. Photo: 'Kunle Adebajo

Ibrahim Omotosho, 39, drove into a bank in Abeokuta, Southwest Nigeria, in July 2020 to pick up his debit card. An otherwise straightforward transaction, but it would play out as one of his most frustrating experiences.

It was 15 years after he first opened a bank account but very little had changed in how financial institutions opened up to him. The building, like most banks in the country, was designed in a way that prevented wheelchair users from gaining access. He had to wait to be attended to at the parking area. After over two hours

of sitting tight in the unbearably hot weather, he did what any digital citizen would: pick up his phone and tweet.

Then he drove his car behind the bullion van to cause a scene, drawing the staff's attention. A senior security officer promised he would be attended to, but it took another 40 minutes.

The tweet would later [go viral](#), attracting over 11,000 likes and retweets, and Ibrahim would receive a call from the bank's head office apologising for the treatment and assigning employees to meet his needs — measures which he considers to fall short of genuine solutions.

Narrating the incident about two years later, Ibrahim, a programme analyst, mentions one detail he had left out on Twitter.

“One of the staff they gave to me was like they were actually doing me a favour,” he says, unable to hold in his laughter at the thought. “It’s actually embarrassing. He said he was doing me a favour and I had to be patient, that he had to leave what he was doing inside to come and attend to me outside under the Sun and I still was not appreciative. I was shocked.”

Nigeria’s banking sector has undergone [sweeping reforms](#) in recent decades with several commercial banks now gaining international prominence and spreading their reach across Africa. Despite this growth, however, the industry continues to turn a blind eye to a key section of the population: People with Disabilities (PwDs).

Disabilities are conditions that affect a person’s ability to perform certain activities, impairing [such things as](#) vision, hearing, thinking, learning, movement, mental health, communication, memory, or social interactions.

According to the World Health Organisation, of the estimated one billion people living with a disability globally, 80 per cent are in developing countries. Nigeria and Ghana respectively have about [29 million](#) and [five million](#) people with disabilities.

In spite of their huge population, PwDs are often not prioritised during conversations about financial inclusion. Till today, they face a bunch of roadblocks that prevent them from making monetary transactions and accessing crucial bank services such as loans or even opening accounts.



*First Bank branch in Ikeja, Lagos. Photo: 'Kunle Adebajo*

## **Security doors and staircases**

For Ibrahim, entering the banking hall at all is a Herculean task. Most banks make use of mantrap door systems with the aim of preventing unauthorised access or people bringing in arms. But this often means people in wheelchairs are automatically denied entry.

When Ibrahim first opened an account in 2005 with a Lagos branch of Polaris (formerly Skye) Bank, he had to fill all forms outside under the Sun. A bank official would step out, collect necessary information, and return several times for clarification.

“It’s like I was banned from the party,” he recalls with a hearty laugh.

On the rare occasions that Ibrahim has entered the buildings, it was through the backdoors usually reserved for staffers. But the main entrance is not the only obstacle. Inside, the counter is also too tall for him to conduct business like other customers. He has to go to the customer service unit where officials use regular-size desks.

Fatimah Aderohunmu, 23, had a similarly unsettling experience when she opened her first account. She had been battling muscular dystrophy since she was 11. In 2018, months before she started using a wheelchair, someone had offered to send her cash to buy medications, which she had hoped would cure her disease. So she rushed to the bank and entered through the backdoor clinging to her sister's back.

She says she must have spent close to an hour trying to thumbprint alone because the counter was too tall and her hand too weak to reach the device. Fatimah's sister had to lift her while someone else supported her to stretch her arm.



*'I think we should be able to do the thumbprint from home too, in as much as our phones have fingerprint scanners. And they should allow third parties to reduce stress' – Fatimah Aderohunmu. Photo: 'Kunle Adebajo*

In the case of Abdulrahman Violet Joy, a resident of Nigeria's capital Abuja, accessing financial services was relatively easy following her accident in April 2012, which had left her legs paralysed. This was because her husband was one of the bank's managers, and so she got accustomed to the 'iyawo oga' (wife of the boss) treatment as the officials were eager to please her. Sometimes, all it took to withdraw from her account and have the money at her doorstep was a phone call.

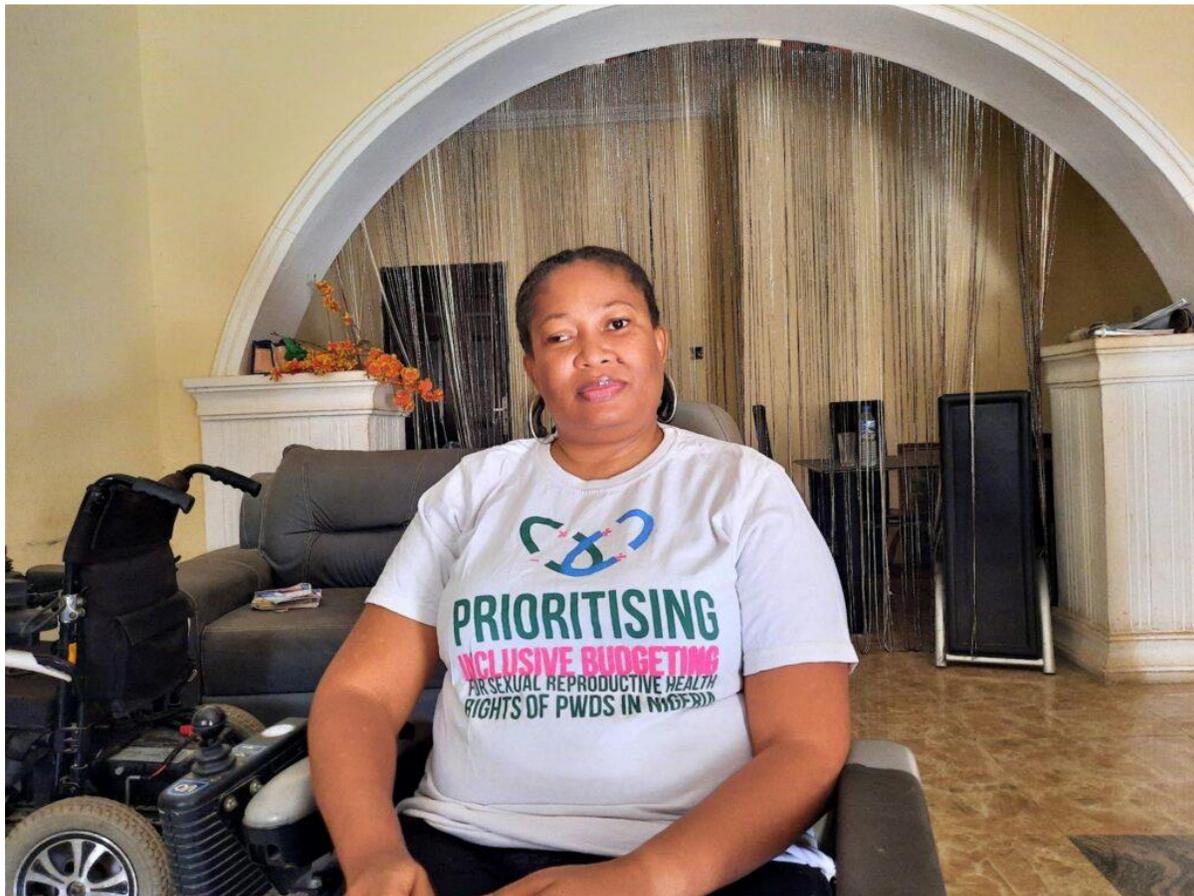
Anytime she went to the bank, she would be quickly attended to from the comfort of her car. But even this status could not insulate her for long.

Between 2013 and 2014 when she had to register for the Bank Verification Number (BVN), the officials insisted she had to be inside the building to get it done.

“It was horrible, it was ...,” she contorts her face to express disgust.

She remembers the branch had no backdoor at the time, so she had to be separated from her wheelchair and carried through the mantrap.

“There is nothing I didn’t do for them to do it for me without me being there but they said I had to come. That day was disastrous; I didn’t like myself at all. I cried. You know, they carried my wheelchair. It was really annoying. I was very sad. But there was nothing I could do.”



*‘They should make ramps. We shouldn’t be waiting outside. And that their door, they should change it’ – Abdulrahman Violet Joy. Photo: ‘Kunle Adebajo*

Joy made sure it was the first and last time she would go through the main entrance as someone with a disability. Even after relocating multiple times from the

neighbourhood, she would always ask whenever she had to visit a bank if they had a backdoor and a ramp, so she could wheel herself in. In Abuja's downtown area, she estimates that about one in three banks often did.

## **Through the eyes of the blind**

Scholastica Kalama lost her father at the age of six, and then her sight. But with support from relatives and scholarships from kind philanthropists, she pulled herself through primary, secondary schools and university. She now works as an Assistant Director at the National Centre for Women Development's ICT centre in Abuja. With her blindness, however, comes many impediments in accessing financial services — a lot of them avoidable.

When she opened her first account as an undergraduate, her body vibrated with joy knowing she could keep her money safe and take it out whenever she wanted. The bank folded up, so the second time she opened one was during the National Youth Service Corps (NYSC) programme. She recalls that at this period, operating an account was much easier. She could go inside the bank without a guide and still have people eager to assist.

Now if she needs to visit branches where she does not know anybody, she has to wait until there's someone to accompany her. The person then helps with filling out forms and other activities that require sight.



*'There was one branch I went to, at a time I stopped going there because there was one particular person who was so hostile. I just kept off that branch and started going to a branch where the people are friendly'*  
— Scholastica Kalama. Photo: 'Kunle Adebajo

Oluwakemi Odusanya, 28, an administrative officer at the Nigeria Association of the Blind, mentions another service gap. Local banks do not have accessible monthly statements of account, unlike those in other countries that provide braille copies.

## **As many hurdles as there are disabilities**

Data from the World Bank [indicates](#) that there are about four commercial bank branches for every 100,000 adults in Nigeria, compared to the global average of 14. One implication is that Nigerians have come to associate banks with inconveniently long queues. This is even a greater problem for persons with disabilities for different reasons. While some cannot bear to stand for long periods, others, such as people who are blind, would not be able to tell if they were being cheated.

Automated Teller Machines (ATMs) come with their own headache too.

Ibrahim, who was diagnosed with polio at the young age of 18 months, for example, has never directly used one. The sheer height of the machines means his hands cannot reach the buttons. Then a lot of ATM galleries are sited in elevated places

without ramps. So, Ibrahim always gave his debit card to others whenever he needed to withdraw, sometimes ‘totally random’ people. “It is quite risky,” he sighs, “but that is what the country has subjected me to.”

To minimise risks, he would make sure he was always with his phone. So if he received strange debit alerts, he imagines he would immediately move his money into a different account. Asked if he has ever seen any disability-friendly ATM, he replies that only on social media — “and maybe in some movies”.

Scholastica also relies on others to use the machine because there is no voice guide. “Everything comes out on the screen,” she explains. The only thing she can operate is the keyboard, and this is not because they come with braille, a tactile writing system used by the blind, but because she is familiar with similar button patterns on computers. But even this is impossible if she is faced with touchscreen monitors.

Most modern ATMs have headphone jacks, which if used, allow blind people to hear audible instructions guiding them to use the keypad. Those manning the machines ought to provide the headphones whenever a blind person approaches but this hardly happens.

There is also the problem of identifying currency. Naira notes used in Nigeria, for example, have no tactile feature that makes them distinguishable from one another for blind people. They can only tell if the note is ₦50 downwards based on whether the material is polymer or paper. What Scholastica tries to do is fold them into different shapes inside her bag after confirming the amount.

When the Central Bank of Nigeria (CBN) introduced new polymer notes for smaller denominations between ₦5 and ₦50 in 2009, it [claimed](#) that certain shapes on the top left corner were placed there as “symbols for visually impaired persons”. Blind people, however, [say they don’t](#) find them useful.

“There was a time someone from the Central Bank came to see me after the polymer notes were launched. He was putting my hand to see if I could feel, but since it is not brailled I could not feel anything,” Scholastica recalls.



*Scholastica brings out cash from her handbag. 'You see what I am saying, I cannot differentiate if this is N10 or N5 or N20,' she says. Photo: 'Kunle Adebajo*

## **The cost of discrimination**

Idris Agboluaje, senior programme officer at the Disability Rights Advocacy Center (DRAC) in Nigeria, believes most of the problems PwDs face stem from discrimination. "A lot of people still see persons with disabilities as people who are undeserving of financial services," he explains.

Inefficiencies and discrimination in the banking system cost people like Fatimah and Scholastica more compared to the average account holder. Fatimah, unable to use public transport, charters taxis each time she is required to visit the bank. She has noticed that cab drivers tend to take advantage of her desperation when fixing prices.

Scholastica faces another problem. Anytime she senses hostility from employees of one branch, she avoids returning to the same place. This means she will have to conduct transactions further away from her house and office, which costs money.

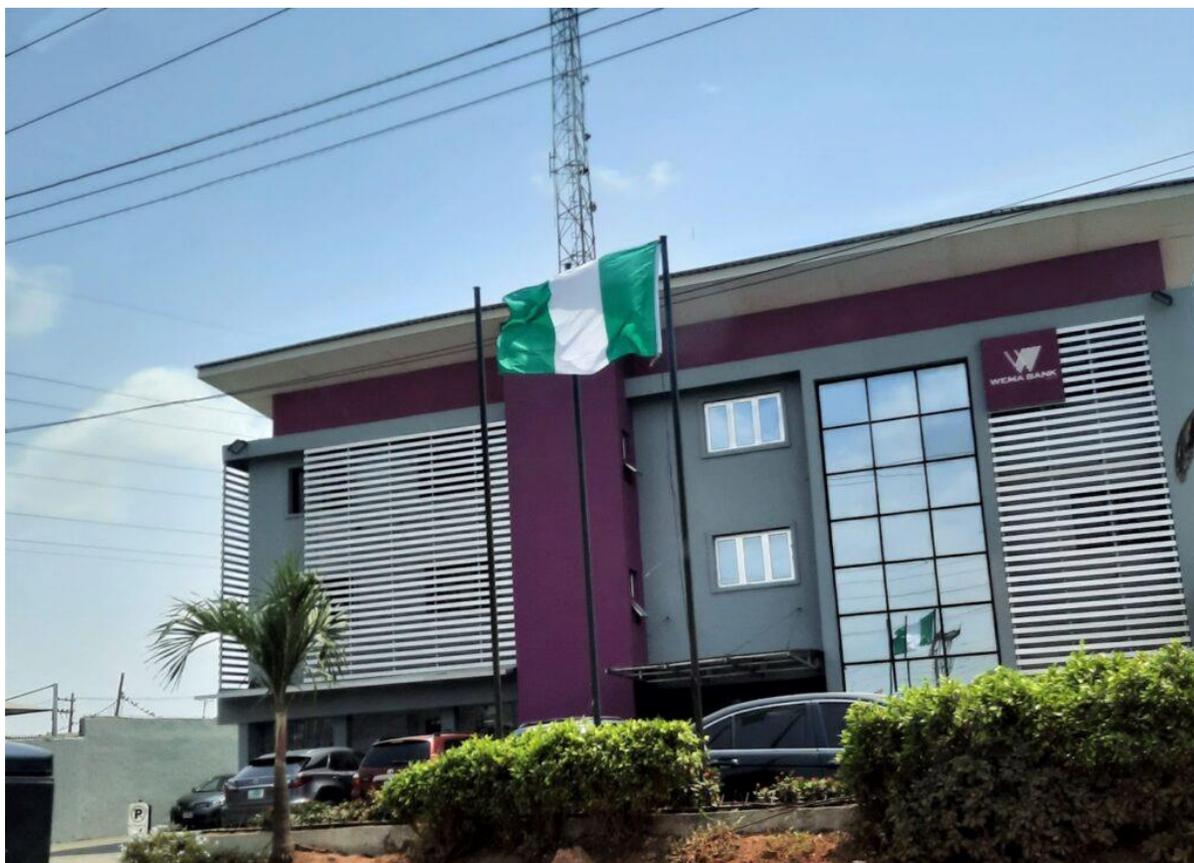
"When you go there and need help and someone will tell you, 'Why did you come alone?' You know, it can be very painful," she says. "For me to come out to the bank alone, do you think I'm happy about it? If all things were put in place to help with disability, it won't go to the extent of someone embarrassing you."

People who are blind are also often discriminated against when trying to access loans or ask for debit cards. When she wanted to get a card for one of her accounts in 2008, Scholastica was not considered worthy.

“Getting to the bank, the woman refused. She said ‘no o’,” Scholastica recalls, raising the tone of her voice and slapping her hands to mimic the bank employee. “I cannot give you the ATM [card]. Ah, who will be operating it for you?’ You know, all sorts of excuses. “There is a lot of fraud going on; we can’t give you; even we that we see [fall victim].”

After that episode, she stopped trying to get the card. But in 2020, shortly before the lockdown, officials of Ecobank persuaded her otherwise.

Discrimination is not always loud. In fact, asked if she has had any personal experiences, Oluwakemi says no at first. Then she remembers something. “The only part that can be very silly at times is when you go to the bank with an aide and the customer care or whoever is attending to you talks to your aide, and you will be like, ‘Really? Okay, it’s fine, be asking the person.’”



*A Wema Bank branch in Lagos, Nigeria. Photo: ‘Kunle Adebajo*

## The problem with mobile apps

The introduction of internet banking services and mobile applications has reduced the need for physical visits to banks and made life easier for many disabled people. But even this example of modern technological advances does not come without shortcomings. While some of the banks have apps that are disability-friendly, others are full of glitches.

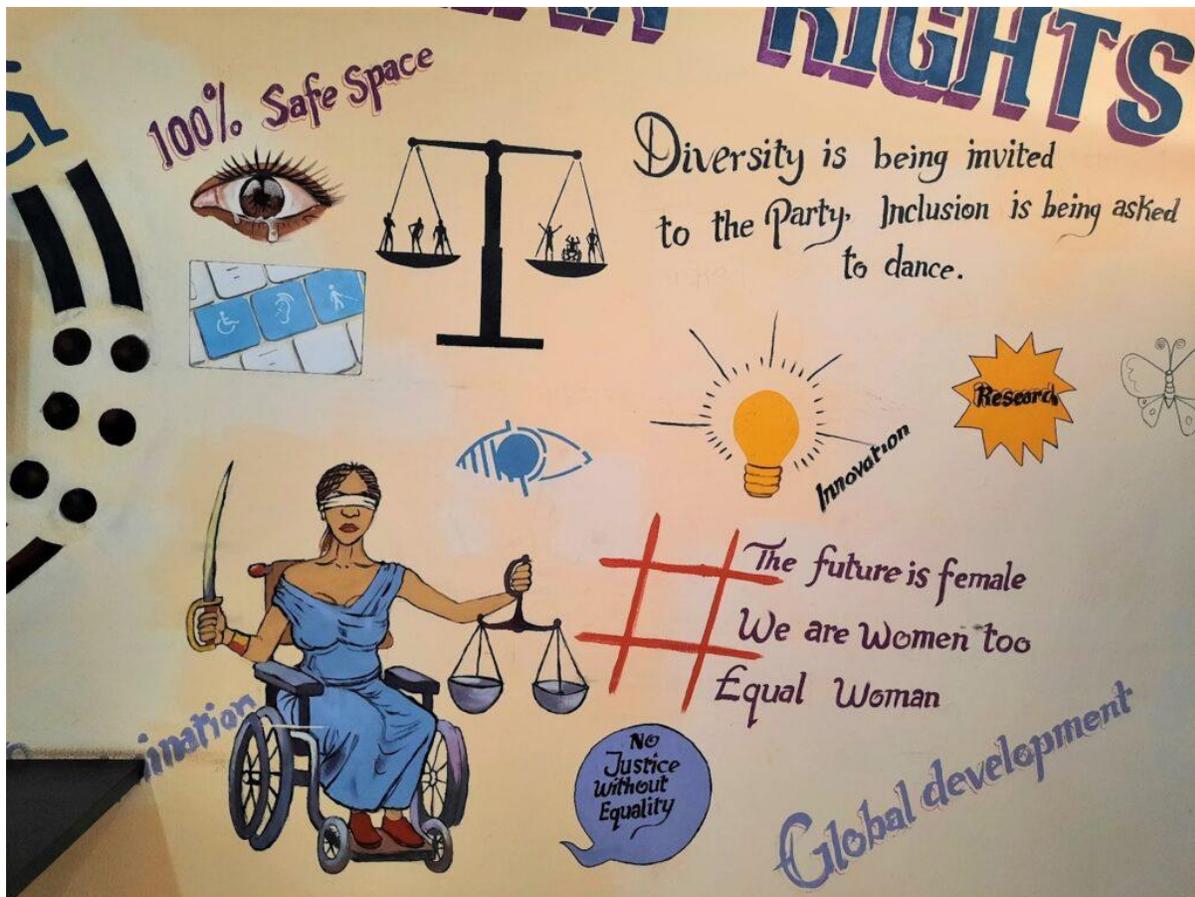
Oluwakemi's assessment is that the GTBank app is only "a bit accessible" for iPhone users.

"When you get to the section where you are to select a bank, you will need a sighted person to help you. GT to GT is quite easy but selecting the other banks is kind of challenging."

She says using the Stanbic and FCMB apps to make transfers is much easier. The First Bank mobile app was inaccessible for blind users too until the company introduced LIT by FirstBank in June 2021.

Another problem with GTBank's mobile banking feature, according to Oluwakemi, is that USSD transactions are only easy for self-recharge.

"My SIM card is the default stuff so it goes seamlessly. But if I want to recharge or transfer to other lines, I would have to switch off my voice-over for it to process. It just started off maybe six months or so ago, I don't know what's happening."



*'Diversity is being invited to the party. Inclusion is being asked to dance.'* Wall art at the Abuja DRAC office. Photo: 'Kunle Adebajo

## As it is in Nigeria, so also Ghana

The experiences of people living with disabilities in Ghana are very much like the struggle in Nigeria, from lack of professionalism and access to discrimination.

Alexander Williams, Coordinator of the University of Ghana's Assistive Technology Unit and a blind person, has had instances where his presence was awkwardly ignored — just like Oluwakemi.

“So I get in there with Jonas, who is an Uber driver, and instead of the bankers actually communicating with me, they are communicating with Jonas, to say ‘oh, what does he want?’” he narrates.

“Just recently, I had a situation where I got into the banking space with my assistant and then they wanted my name to be written and the banker was asking me, the blind person, to write my name with a pen and paper ... Another financial service provider, I give them my details, my cash is ready and they are giving my cash to my assistant. What if it is someone I don't know from Adam?”

He complains that documentation for loans and other services is not provided in formats accessible to people who are blind. Also, digital financial services aren't always reliable. He could use his bank app without relying on third parties until an update was made, rendering him totally dependent.

“There are no longer alternative texts in a way that the screen reader is able to pick up, so you are unable to navigate. You are compelled to hand your device to someone to help you or you use the USSD shortcode,” he says. “This is because the bank's IT staff does not even appreciate what accessibility is.”

For Andrews Kwame Daklo, who is the Albinism Programme Coordinator at Engage Now Africa, a non-profit, financial exclusion often comes in the form of papers.

“Especially for people with albinism, we have low vision so when the fonts on the forms are very small, you have to strain your eyes, or sometimes you ask somebody to read out the instructions before you can complete it,” he explains.

To use the mobile apps too, he oftentimes has to bring the phone closer to his face to see the instructions. This is why he is grateful for Mobile Money services which are easier to access and have zero paperwork because he only needs his phone to transact.



*'If you want to access banks, you need to fill long forms and these forms have font sizes that are not suitable for persons with low vision. I think they need to digitalise these things so that we can have access to them' – Andrews Kwame Daklo. Photo: Jonas Nyabor*

Another disability subgroup that is disregarded a lot is deafness, especially because the impairment is not apparent. Richard Doku, a sign language officer at the Ghana National Association, says the challenge is not often the bank itself but the inconsiderate workers. For example, he had gone to a bank in 2018 to obtain a loan and had filled out the forms. Then the bank manager tried asking how much salary he made.

“It would have been easy for him to just write for me to know, but he was talking and I told him that I don’t understand what he was saying. He got angry and he was like I should go and come back tomorrow,” says Richard who was interviewed through a sign language interpreter. “I really felt bad. I think maybe he didn’t understand me. Since then I was not able to take the loan.”

Additionally, people with hearing loss are usually in the dark about new financial policies and opportunities because advertisements come in the form of speech. “We always hear that there are banks doing a promotion for a new product but deaf people are left out all the time. We have no idea of what is happening,” Richard tells us.

“It is like we have been forgotten.”



*A tall staircase leading into Fidelity Bank at Ghana’s Kwame Nkrumah Avenue. Photo: Jonas Nyabor*

## Idle laws and hasty policies

Many Nigerians cheered when in Jan. 2019 President Muhammadu Buhari [finally signed](#) the Discrimination Against Persons with Disabilities Bill into law after nine years of tireless advocacy and 13 years after Ghana had [passed](#) a similar law.

The Act [prohibits](#) discrimination on the basis of disability and demands that buildings open for public use have accessibility aids such as ramps, handrails, and elevators. All existing buildings are expected to be modified accordingly within five years of the bill's enactment, after which defaulters may be fined or imprisoned.

It also mentions that PwDs shall be considered first in queues, but there is no specific mention of financial inclusion. However, the Governing Council of the National Commission for Persons with Disabilities (NCPWD) is to have a representative from the finance ministry.

Just as the Act makes no direct mention of financial exclusion, the CBN's National Financial Inclusion Strategy [hardly talks](#) about people with disabilities. First adopted in 2012 and then revised in 2018, the strategy mentions the word 'disabilities' only twice, the second time in passing. The first time, it does so to acknowledge that "while data is not readily available on access to financial services for persons with disabilities, available information suggested that they were also highly excluded."

When he was called for a comment, CBN's Director of Corporate Communications, Osita Nwanisobi asked instead for a text, but has since not responded.

It has been over three years since the disability rights law was passed, but those concerned say they have yet to see any significant changes, especially when it comes to accessing public structures.

"I am not seeing any ray of light. No improvement, nothing," says Ibrahim.

About Ghanaian laws, which have similarly had an implementation problem, Andrews urges the authorities to enforce them "to make sure that those that the laws were made for derive the necessary benefits". "There is still stigma, discrimination, and prejudice against persons with disabilities," he notes.

Again, one thing people with disabilities have noticed is the inconsistency with which their needs are attended to, pointing to a gap in policy. Different employees of the same bank may respond differently to the same request, much less different banks.

Fatimah has accounts with three financial institutions: Access, Guaranty Trust, and the United Bank of Africa (UBA). She observes that while the first two insisted that she had to pick up her debit cards herself, UBA was more flexible.

“I never even stepped my foot inside the bank since I started using them,” says the Lagos-based open university student. “After I called them to explain, they sent me some forms. When it was time to collect the ATM [card], they said a third party could come because I had already filled a third party form putting my sister’s name.”

Again when she needed to open a domiciliary account after signing up on a freelancing website, GTBank employees told her during several phone conversations that she could not do it by proxy.

“[Then] I called another time and, luckily for me, the person was very calm and attended to me well. She said I should get people to sign two reference forms, so I sent them to her and she did it without me having to go to the bank.”

Oluwakemi had a similar experience in 2013 when she objected to using a screen signature at GTBank and informed them that she would rather just thumbprint. The bank does not allow thumbprints, they told her, unless she swore affidavits. On the other hand, at Stanbic, Union, and Zenith banks, she did not face this hurdle.

“Policies are not coordinated to a level where everyone is aware,” observes Idris.



*‘Commercial banks are losing out by not realising that persons with disabilities are also productive members of the society’ — Idris Agboluaje. Photo: ‘Kunle Adebajo*

Reacting to Fatimah's experience, Access Bank's Head of Media Relations, Abdul Imoyo, says the institution gives priority to people with disabilities and that "most" of the bank's branches have ramps for wheelchair users. He adds that cases where people require third parties are peculiar because they may not only be "disabled" but also "incapacitated".

"In that kind of situation, the branch would have to get internal approval for this to happen," he explains. "If you say give my card to Mr A, we have to go through a process to ensure that we are dealing with the right people, so in case there is an issue you are covered... You don't even need a third party; the branch manager is empowered enough to go to the customer directly. You don't have to come to us, we will come to you."

Head of Corporate Communications at Polaris Bank, Rasheed Bolarinwa, also says the bank has remodelled a number of its branches to include ramps and that its customer service officers and security personnel are available to assist customers.

"To further bring the bank closer to customers and the general public, we developed a digital banking App called VULTe to enable seamless banking transactions including account opening for both the unbanked and underbanked populace so that customers would not need to come to a physical location to carry out banking transactions," he adds.

Similar attempts to get comments from Guaranty Trust Bank about the complaints against it were unsuccessful. The bank's Head of Communications and External Affairs, Oyinate Adegbite, promised to get one of her colleagues to reply but has yet to do so.

## **Turning a new leaf**

For many bank users with a disability, the first step to improving access is collecting information about their conditions and needs through bank application forms. This will not only give them a sense of belonging but will inform systemic changes in how services are provided by the institution.

Banks should set up well-equipped disability desks in all of their branches, staffed by professionals including sign language interpreters — or, as Richard recommends, at least train the staff so they are willing to write questions and instructions for people who are hard of hearing.

Financial institutions should generally employ more persons living with disabilities. "They should also look more receptive," he adds. "We, the deaf people, we are visual human beings; we communicate visually. So when I come and you

have frowned your face or your face looks like you don't even want me to be there, I wouldn't feel comfortable.”

Idris says that addressing the financial exclusion of persons with disabilities has to be multidimensional just as the problem itself is complex. But the first step is changing mindsets. “We need to realise that persons with disabilities are also human beings. They have rights,” he stresses. Then there is a need to remove barriers to accessibility and collect data to even know how many people live with particular disabilities so they can be planned for — all along ensuring to listen to the affected persons and not just assume their needs.

“I feel the banks should awaken to their responsibilities. They should ask people with disabilities about their financial needs in terms of banking and what they think they can improve ... how they can make their services more accessible,” recommends Oluwakemi.

For Ibrahim too, the solution may not be simple but it is obvious.

“Make the banking hall accessible,” he says. “The fact that I can do everything or almost everything online [is not enough], I should be able to do almost everything, as well, physically.”