

Financial Exclusion Statistics Cheat Sheet



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Version 3

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Foreword

The following inclusive finance statistics facilitate the identification and inclusion of individuals excluded from the financial system, particularly marginalised groups such as women, people with disability, indigenous peoples, and low-income communities. Additionally, these statistics enable our program team to design targeted interventions with GEDSI & Safeguarding lenses; support our Fundraising and Marketing & Communications teams to build awareness of financial exclusion; assist social impact investment staff and fundraisers in securing capital and strengthening our inclusive finance initiatives.

With disaggregated statistics, we can establish a compelling business case for inclusive finance by highlighting unmet demand and untapped markets. We anticipate that the following accessible and inclusive finance statistics will prompt our financial service provider (FSP) partners to investigate intersectional barriers and delve beyond mere access rates to explore the reasons behind the exclusion of specific groups.

By leveraging these statistics, Opportunity can collaborate with our FSP partners to invest in Universal Design, enhance inclusive financial services and accessibility, and tailor products, communication channels, and delivery mechanisms to be inclusive and safe for marginalised communities, especially women and people with disability.

Moreover, our social impact investors and donors from both the public and private sectors increasingly require data on impact, reach, and inclusion. These statistics enable us to report and track our partnerships and project progress toward national and global objectives, such as the United Nations' Sustainable Development Goals (SDGs) and the Convention on the Rights of Persons with Disability (CRPD) commitments.

This cheat sheet is a living document and will be revised annually in the second quarter.

Key Accessible and Inclusive Finance Statistics

Key Statistics	Source
Financial Exclusion	
Globally, about 1.3 billion adults are unbanked - without an account at a financial institution or through a non-bank provider.	Findex 2025
Over half live in just 8 countries: Bangladesh, China, Egypt, India, Indonesia, Mexico, Nigeria, and Pakistan.	BIIA , 2025
Digital Exclusion	
There are 2.6 billion people unconnected to the internet, and the majority are women and girls.	Bridging the gender divide
The digital exclusion of women, including those with disability, has led to an estimated loss of \$1 trillion in GDP across low- and middle-income countries.	World Bank , 2023 Digital Progress & Trends Report , 2023
Despite the increasing digitalisation of everyone's daily lives, the digital gender gap has grown; globally around 63 per cent of women have access to the internet today, compared to 69 per cent of men.	UN , 2023
235 million fewer women than men use mobile internet.	GSMA – The Mobile Gender Gap Report 2025
Gender Exclusion	
About 700 million women worldwide still do not have a financial account They are excluded from formal financial services including savings accounts, credit, and insurance. Women also tend to be less likely than men to have bank accounts, with the gender gap in account ownership reaching 6 percentage points in developing economies.	World Bank Blogs (2025)
Globally, 1 in 3 businesses are owned by women.	Forbes (2022)
In low-income countries, only 1 in 4 businesses are owned by women.	World Bank (2020)
Triple discrimination (discrimination against women and girls, people with disability, and poverty) faced by women with disability	International Women Development Agency
46.5% of young women in South Asia are not participating in any form of education, employment or training opportunities.	UNICEF South Asia Gender Equality
The global labour force participation rate is lower by 25% for women than men (under 47% for women and 72% for men, showing a 25-points gender gap, with some regions exceeding 50 points).	International Labour Organization / Gender gap in labour force participation rates (2021)
In South Asia, the labour force participation rate in females is 32.3% and in males is 77.2%	World Bank (Jan 2025)
In South Asia, the gender gap is 18%, with only 63% of women having access to a financial account compared to 81% of men.	The World Bank's Global Findex database - 2021
In India, 35% of women are still unbanked , despite progress in financial inclusion efforts.	

In Indonesia, around 47% of women are unbanked, compared to 35% of men.	
Workers in vulnerable employment are the least likely to have formal work arrangements, social protection, and safety nets to guard against economic shocks; thus, they are more likely to fall into poverty. Vulnerable employment among women is 76.2% and among men is 65.3% in South Asia for 2023.	World Bank (Jan 2025)
Disability Exclusion	
Globally, approximately 1 in 6 people, or about 1.3 billion, experience significant disability. This represents 16% of the world's population. They are the world's largest minority.	WHO (2023)
One in every 5 women—20% of the female population—has a disability. The intersectional barriers of disability and gender aggravate their experience of discrimination and exclusion.	World Bank (2023)
It is estimated that people with disability represent only 0.5% of current MFI clients. While some of them have challenges so severe that economic participation is not feasible and ill advised, the vast majority (80-85%) have the capacity to utilise and benefit from financial services. This means that literally hundreds of millions of people with disability who are viable microfinance clients are unserved.	CFI (2014)
Up to 40% of current MFI clients are projected to acquire a disability by age 65.	CFI (2014)
Individuals with disability are more likely to be self-employed compared to those without disability. This is attributed to various factors, including limited access to traditional employment, the need for flexible work arrangements, and experiences of discrimination in the labour market.	International Labour Organisation
Women constitute 75% of the disabled people in low- and middle-income countries.	HRW
Men with disability are almost twice as likely to have jobs than women with disability. When women with disability work, they often experience unequal hiring and promotion standards, unequal access to training and retraining, unequal access to credit and other productive resources, unequal pay for equal work and occupational segregation, and they rarely participate in economic decision making	UN
Up to 80% of people with disability live in developing countries	UN
About 20% of the world's poorest people have some kind of disability.	UN (2021)
Women and girls with disability are particularly vulnerable to abuse. A small 2004 survey in Orissa, India, found that virtually all of the women and girls with disability experienced physical abuse at home.	UN
Of the 70 million people with disability in India, only about 100,000 have succeeded in obtaining employment in industry. <i>(The variations in capturing the disability data are due to the differing definitions and data collection methods).</i>	UN
In India women with disability face compounded challenges in securing employment. Employment rates among People	CNA, 2023

with disability also reveal notable gender disparities. 47% of men with disability are employed. Only 23% of women with disability have employment.	
The number of Persons with Disabilities in Indonesia is approximately 8.5% of the population (22.95 million) <i>(The variations in capturing the disability data are due to the differing definitions and data collection methods).</i>	World Bank Disability Data
In Indonesia, people with disability have limited access to financial services Up to 70% of people with disability are excluded from formal financial services. Only 24.3% of people with disability aged 15+ have bank accounts, compared to 47% of non-disabled individuals. People with disability have limited usage of digital financial services Only one-third of persons with disability with bank accounts use mobile banking, with cash transactions remaining their preferred method Digital financial inclusion gaps Access to digital financial services (DFS) is significantly lower for persons with disabilities (1.1%) compared to the general population (8.1%). Additionally, women with disability have lower DFS access (42.1%) compared to men with disability (60%)	OJK (2023)
Social Exclusion	
Two billion women and girls worldwide lack access to any form of social protection. This exacerbates vulnerabilities, particularly for women and girls with disability.	UN Women
Violence	
1 in 3 women worldwide (approximately 30%) have experienced physical and/or sexual violence in their lifetime, most often by an intimate partner	WHO
In India, nearly 30% of women aged 18–49 have experienced domestic or sexual violence, and despite legal protections like the Protection of Women from Domestic Violence Act (2005) and Section 498A of the Indian Penal Code, weak enforcement and cultural stigma often prevent victims from seeking justice, while GBV continues to limit women's access to education and economic opportunities, particularly affecting their workforce participation	Business Standard – NFHS-5 Data Legal Service India – Enforcement Challenges PLOS Global Public Health – GBV and Workforce
In Indonesia, gender-based violence—including domestic and sexual violence—is widespread and underreported due to stigma, with 1 in 3 women experiencing violence from a spouse or known person, despite laws like the 2004 Domestic Violence Act and the Child Protection Law, weak enforcement and societal norms hinder justice, and GBV continues to limit women's access to education and economic opportunities, especially in rural and marginalised communities	BAPPENAS (2020) UNFPA Journal of Legal, Ethical and Regulatory Issues: Domestic Violence and Victim Rights in Indonesian Law Concerning the

	<i>Elimination of Domestic Violence</i> (2018)
People with disability are more likely to be victims of violence or rape , according to a 2004 British study, and less likely to obtain police intervention, legal protection or preventive care.	UN (Dodd, Tricia, et al., 2004)
In India, women and girls with disability are up to 10 times more likely to experience violence than their non-disabled peers. Disabled women are 2 to 4 times more likely to be victims of sexual violence compared to other women	Government of India National Statistical Office (2021) UN (2019)
People with disability in Indonesia face heightened risks of violence and discrimination, particularly women and those with psychosocial or intellectual disability. In 2023, the National Commission on Violence Against Women (Komnas Perempuan) recorded 105 cases of gender-based violence (GBV) against women with disability. These included: 40 cases involving women with mental disability, 33 with sensory disability, 20 with intellectual disability, and 12 with physical disability. Despite the enactment of Law No. 8/2016 on People with Disability, which guarantees equal rights and protections, enforcement remains inconsistent. Barriers include limited accessibility, lack of sensitivity among legal officials, and social stigma, which discourage victims from reporting abuse. In response, the government established the National Commission for Disabilities (KND) in 2021 to strengthen legal and social protections However, civil society organisations continue to call for more inclusive policies, better data collection, and improved access to justice for people with disability.	Asia Pacific Indonesia Rutger Law of the Republic of Indonesia No 8 of 2016 on People with Disability
Climate Change	
Over 80% of the world's 1.4 billion adults without financial accounts reside in places at risk from climate, intensifying their susceptibility to economic and environmental shocks.	Financial Inclusion Overview - World Bank Group
80% of the people displaced by climate change are women or girls.	UN (2023)
People with disability are two to four times more likely to die or be injured in climate emergencies.	Harvard University (2023)
GEDSI & ESG Reporting	
ESG reporting for financial institutions in Indonesia has become increasingly mandatory. The Indonesia Financial Services Authority (OJK) has introduced requirements for financial institutions to publish a Sustainability Report, which covers details on ESG practices. The Securities and Exchange Board of India (SEBI) requires the top 1000 companies (by market capitalisation) including financial	OJK CSR Universe (2024)

service providers to submit Business Responsibility Report (BRSR) which covers labour practices, diversity, equality, community engagement and human rights.	
GEDSI Disability Inclusion, Organisational Performance & Profitability	
Companies with a strong focus on disability inclusion achieved 28% higher revenue and 30% higher profit margins than their peers.	Accenture (2018)
Organisations that invest in the inclusion of people with disability and other marginalised groups benefit from a more diverse talent pool, leading to creative problem solving, improved productivity, and increased performance.	International Labour Organisation (ILO)(2017)
Companies that embraced gender and ethnic diversity perform better financially than those with less diversity. The reasons for this include better decision-making, the ability to attract top talent, higher employee engagement, and broader market understanding. In addition, diverse teams contribute to better governance, greater innovation and organisational agility.	McKinsey (2023) (2020)(2018) (2015)