

smart notes

Putting the
Principles into
Practice

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Image of one of AccessBank's branches, pictured Imishili Branch.
Photo Credit: AccessBank 2011 ©

This Smart Note focuses on the efforts of AccessBank Azerbaijan to practice non-discrimination among employees through deliberate efforts to hire people living with disabilities. Through inclusive hiring policies, targeted recruitment of persons with disabilities (PWDs), and specialized training, AccessBank demonstrates a commitment to non-discrimination.

The Center for Financial Inclusion's 8-step road map towards advancing equal and fair access to quality financial services for persons with disabilities:

1. Partnerships with Local Organizations Serving PWDs
2. Reasonable Accommodations
3. Social Performance Management
4. Sensitivity Training
5. Human Resources Policies
6. Universal Design
7. Technology Solutions
8. Financial Capability

Smart Note: Hiring Staff with Disabilities at AccessBank, Azerbaijan

The Smart Campaign has included the concept of non-discrimination in the Client Protection Principles under the heading Fair and Ethical Treatment of Clients. The principle now affirms the idea that microfinance clients and staff should not suffer discrimination on the basis of gender, political affiliation, religious belief, and disability, among others.

NON-DISCRIMINATION FOR FULL FINANCIAL INCLUSION

This change to the principle was inspired by a program at the Center for Financial Inclusion (CFI) that presents an eight-step road map towards advancing equal and fair access to quality financial services for persons with disabilities.¹ This is an important issue because persons with disabilities in developing countries are quite likely to be poor. Moreover, 785 million people around the world, nearly 15 percent of humanity, have a disability. Over 80 percent of these people live in developing countries. Yet, less than 1 percent of the clients of microfinance institutions (MFIs), dedicated to serving the world's financially excluded people, were found to be persons with disabilities (PWDs).

A CFI Concept Note² traced out possible steps that financial service providers can take to practice non-discrimination in their daily operations. One of these steps is to revisit Human Resources policies and recruiting efforts for employees and interns. The paper posits, "MFIs should actively recruit persons with disabilities as staff members. Such a human resources

1. For more information on the Persons with Disability Program at the CFI, please visit: www.centerforfinancialinclusion.org/disability
2. Available online in English at: <http://centerforfinancialinclusion-blog.files.wordpress.com/2011/05/a-new-financial-access-frontier-updated-april-2011-final.pdf>



AccessBank staff at Binagadi Branch.
Photo Credit: AccessBank 2011 ©

policy will make outreach to potential clients with disabilities all the easier and will speed the way to making disability inclusion part of the MFIs permanent culture.”

NON-DISCRIMINATION AT ACCESSBANK, AZERBAIJAN

In its sixth year of operations in providing financial services to more than 120,000 clients in Azerbaijan, AccessBank decided to actively recruit persons with disabilities as staff members. Considered a well-known bank with an excellent reputation in the microfinance industry and with banking authorities in Azerbaijan, AccessBank has established a solid brand and a loyal customer base. It provides financial services to low and medium income households and micro, small, and medium-sized businesses. Senior management strongly believes in the value of honest and transparent services. Clients seem to value this as well. AccessBank prides itself in being a community bank that maintains good relations with its customers.

Strong client protection practices often start with the responsible treatment of employees. Front-line employees are the human face of the organization, and impact clients through direct contact.

This Smart Note focuses on the efforts of AccessBank Azerbaijan to practice non-discrimination among employees through deliberate efforts to hire people living with disabilities. Through inclusive hiring policies, targeted recruitment of PWDs, and specialized training, AccessBank demonstrates a commitment to non-discrimination.

These efforts may make the institution a more welcoming environment for clients with disabilities, but further measures will be needed to achieve a similar level of non-discrimination for clients. Through this Smart Note, the Smart Campaign highlights AccessBank’s important first steps toward more comprehensive non-discrimination practices.

AN INTERVIEW WITH KYLE LACKNER, SPECIAL ASSISTANT TO THE CEO AND KAMAL EMINOV, SENIOR MARKETING SPECIALIST

Smart Campaign (SC): Thank you Kyle and Kamal for sharing AccessBank’s experience on hiring staff with disabilities with us. Please tell us how the idea for this project was born and how it was received internally.

Kyle and Kamal (AB): The project to train persons with disabilities to become staff members at AccessBank was an initiative of the Marketing Department in light of a high number of persons with disabilities in Azerbaijan. The official number of people receiving pensions for “invalidity” was 488,551 in 2011. This is approximately 6 percent of the population of Azerbaijan. Our senior management and board approved this initiative. The CEO of AccessBank, Andrew Pospelovsky, has been involved in the implementation of the project since 2008 and gives directives to other departments.

SC: Currently, how many staff members at AccessBank have disabilities, and what kind of positions do they hold?



Staff who work at Asad Aslanov's Branch.
Photo Credit: AccessBank 2011 ©

AB: AccessBank has hired 12 persons with disabilities (about 1% of its total workforce) to work in different positions, in both the back and front offices. PWDs work in positions such as cashier, IT assistant, loan officer, credit back office, administrative assistant, marketing specialist, security assistant, and attorney. At the direction of the board and management, AccessBank actively seeks disabled applicants for vacancies. An application is submitted to the State Social Protection Service to get a list of PWDs and then AccessBank reaches out to some people of that group for a selection screening that could lead to training and potential employment for persons who successfully complete the course (see Asad Aslanov's story on page 4).

SC: Is AccessBank happy with the quality of the work and productivity of these 12 people? How do they compare to their peers who do not have disabilities?

AB: There have not been any complaints regarding the quality of the work of PWDs by their direct supervisors or managers. There was an instance, however, where a cashier with disability worked slightly slower than other cashiers at a high volume branch. He was transferred to

a branch with a lower client volume where his workload better matches his particular abilities, as you might move someone who speaks a local dialect to a branch with a large dialect-speaking clientele. The end goal is alignment of skills to labor demands. In compliance with the law, persons with disability must work only 7 hours and 10 minutes a day (50 minutes less than others).

SC: Tell us a little bit more about your employees with disabilities. What are their characteristics?

AB: Our employees with disability are between ages 23 and 30, and they have university degrees. Though well educated, their previous employment history is scant; many of them had to depend on their families, or small government pensions instead of being able to earn their own incomes. Some of them have congenital malformations, and others have suffered accidents or are war veterans.

SC: What have been the challenges in working with persons with disabilities?

AB: Regarding the challenge, most of our staff with disabilities work in back office functions. This is not because the institution wants to hide them from public view rather that the staff prefer

Hello! My name is Asad Aslanov and I work as a cashier in AccessBank.

In October 2008 a selection screening was held among numerous youth at the initiative of AccessBank within the framework of a project implemented by the Ministry of Labor and Social Protection of Population. Those who passed the screening received a two-week employment-skills workshop with lectures delivered by AccessBank staff. I successfully completed the workshop and was employed by AccessBank as a cashier. I was very happy to be joining the AccessBank team. I successfully began working in the team with the support of the staff, Mr. Andrew [Pospelovsky, CEO, AccessBank], and of the General Manager. I have tried to express my skills and habits in my work.

During the period of my work the management has regularly taken care of my work progress and special needs. I used to come to work by taxi, which had an impact in my monthly budget. AccessBank solved this problem and currently I come to work in a vehicle allocated to me by the bank. Additionally, I receive medical treatment once a year under the medical insurance paid for by the bank. The bank has also sent me to English language courses. I regularly work at self-improvement and have scored well in the bank skills appraisals. I feel the care and support of the team and particularly, the management. I have all conditions for working comfortably.

I have been working at AccessBank for over three years. I like my job because while finishing secondary school I dreamed of working in the banking sector. Consequently, I



Asad Aslanov, cashier at AccessBank, at work.
Photo Credit: AccessBank 2011 ©

graduated from the university with a degree in banking. In order to justify the trust the bank has had in me, I treat my opportunities responsibly and will continue to work at self-improvement and job performance.

I express my gratitude to Mr. Pospelovsky and all personnel at the bank for the care and attention paid to me. In turn, I will try to justify this trust with my honest and responsible attitude to the work and with new achievements.

to work there, but it is because some of the staff have preferred to work there. The bank recognizes the challenge that these staff face as they work to build confidence—we are working with them on this. As staff become more confident and wish to work in more front office positions, the bank will make it a possibility.

SC: How do you think employment has affected your employees' self-esteem, outlook on life or forward-looking perspective?

AB: I think that employment has been very positive for these staff because they have a chance to fulfill their ambitions, they are more confident in themselves and believe in the community around them. There is a growing sense of solidarity and working towards a common goal.

SC: Are the employees with disabilities treated equally by other employees, or do others see them as “Special Hires”?

AB: We do our best to make the staff feel comfortable and well positioned. We may give them opportunities not generally presented to other employees in the short run (e.g. moving to a lower volume branch). However, they are expected to complete the same work as their colleagues, within reason, and as such there is little reason why other employees should view them differently. In all their treatments, the bank tries to mainstream staff with disabilities.

SC: Is there a business case for hiring persons with disabilities?

AB: Hiring persons with disabilities is a good thing! First, because many people living with disabilities in Azerbaijan are educated but unemployed. They are qualified and able, but they have difficulty getting hired by other companies. Therefore, they want to work with us, they are loyal, and they can competently complete their jobs. That said, it's hard to identify measurable efficiency gains from only 12 employees out of a total of 1,300.

SC: Are your offices designed to accommodate persons with disabilities, either clients or staff?

AB: This is a good issue to raise. Currently we are not building our own branches. Instead we rent them, which limits our capacity to make structural changes. The spaces we rent are aligned to the building code of Azerbaijan. Most branches are on the ground level with at most one step, so we don't consider accessibility of persons with a wheelchair or other instruments a concern.

SC: What guidance/message does AccessBank offer the PWD community?

AB: Persons with disabilities should not wait for recruitment by a company; they should demonstrate initiative and prove themselves capable of working. We know they can. They have a lot to offer so they must arm themselves with courage and knock on doors.

SC: What advice does AccessBank offer other MFIs that might want to do this?

AB: This is a win-win project both for the community and the bank. Another important thing to keep in mind is that the most important aspect MFIs should focus on the seamless integration of PWD employees, because it will positively influence their work and life. It must be a balanced approach in order not to create resentment or rejection by other staff.

SC: Thank you for sharing your experience with the industry. We hope it encourages other financial service providers to consider how they can recruit and serve people with disabilities—both staff and clients.



Keeping clients first
in microfinance