

FSCA

Designing a financial literacy program for the
blind, partially sighted, deaf and hard of hearing

Desktop research and feedback from the pilot
Final report

July 2019



In this presentation

Introduction to the project

Findings for the blind

Feedback from the pilot

Findings for the deaf

Feedback from the pilot

The project aims to understand the financial literacy needs of the blind, partially sighted, deaf and hard of hearing, and how best to engage with these groups

We proposed this methodology

Desk research

Read academic and general literature to determine:

- How international organisations are engaging with the blind, partially sighted, deaf and hard-of hearing
- How many blind, partially sighted, deaf and hard-of hearing individuals there are within South Africa
- Which NGOs and other interest groups represent these marginalised groups

Expert interviews

One-on-one interviews with educational specialists and advocacy groups to understand which communication, learning and teaching methods work best

We refined our approach as the project unfolded

Anticipated

Desk research

Expert interviews

Actual

Desk research

Expert interviews

Four work-sessions with advocacy groups and the FSCA

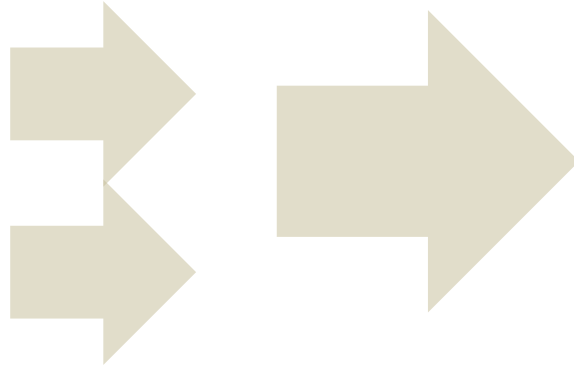
Dipstick survey of the blind (30 respondents)

Test of the anticipated methods to be used (Trainiac)

After this project is closed, the FSCA is interested in starting a new programme in collaboration with the South African National Council for the Blind (SANCB) and Deafsa.

We discovered early on that while there may be similarities, the two groups are different

We broke the project into two workstreams as the organisations and communication modes are distinctly different for the deaf and the blind.



There were some general findings about the needs of vulnerable groups around inclusivity, respect and consideration.



**Understanding
the market**

It is useful to use consistent and considerate language to describe people with disabilities

Use blind and partially-sighted, not *vision impaired* or *visually disabled*
Use people without disabilities or non-disabled not *normal* or *able-bodied*.

Low vision	Can see, but not clearly Can't read a newspaper at a normal viewing distance, even with glasses or contact lenses Includes both near-sightedness and far-sightedness. Reading aids include brighter light and enlarged print.
Partially sighted	Low vision which impact learning Learning aids for blind students include readers, audio texts and raised-line drawings. Partially sighted students may also be able to use large print books and electronic magnifiers. Some take notes in class by writing very large with a felt tip pen or marker; others record the lectures.
Legally blind	Less than 20 degrees field of vision, or 6/60 in the better-seeing eye Non-disabled field of vision is 112 through both eyes. 6/60 means you would see at six metres what a non-disabled person sees at 60 metres. There are government benefits available for legally blind people.
Blind	The term of choice for people who can't see at all Aids include audio recordings, raised line drawing and braille.
Totally blind	No light perception at all.



“I explained that it really has nothing to do with the amount of vision one has but how they feel about themselves as people with this characteristic...

I never liked the term visually impaired because it seemed to bring the word impaired to the fore. The same with visually handicapped and other such descriptors.

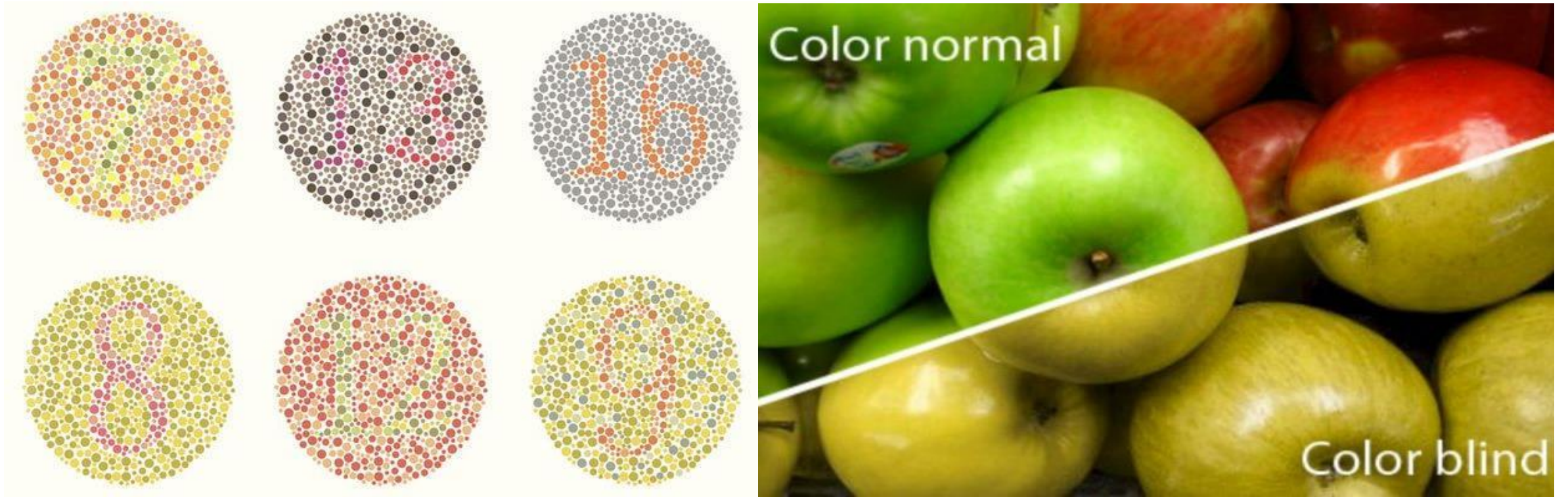
I grew up using the terms partially sighted and legally blind depending on what I wanted to emphasize. Partially sighted made me feel closer to “normal” because I didn't believe I was “normal”.

Legally blind was a technical term I used with rehabilitation agencies and other places where paper work was involved. I didn't like the term but it opened doors without necessarily lumping me into the same category as people who could see nothing at all.”

<http://www.thoughtprovoker.info/tp35>

Quotation from THOUGHT PROVOKER, a collection of extracts from a discussion forum that aims to educate the reader to the human potential for living successfully with blindness.

Colour blindness also impacts how you see the world. Approximately 1 in 12 men are colour blind and around 1 in 200 women, with the most common form being red / green colour blindness.



Colour-blind friendly material does not use only colour to convey meaning. If colour is used symbolically (red for bad, green for good) this is supported by symbols (cross for bad, tick for good).

It's difficult to estimate exactly how many blind and partially sighted people there are – as the statistics are contradictory – these come from Stats SA and SANCB

32% of South Africans are partially sighted or blind.

Of these:

90% are partially sighted

80% live in rural areas

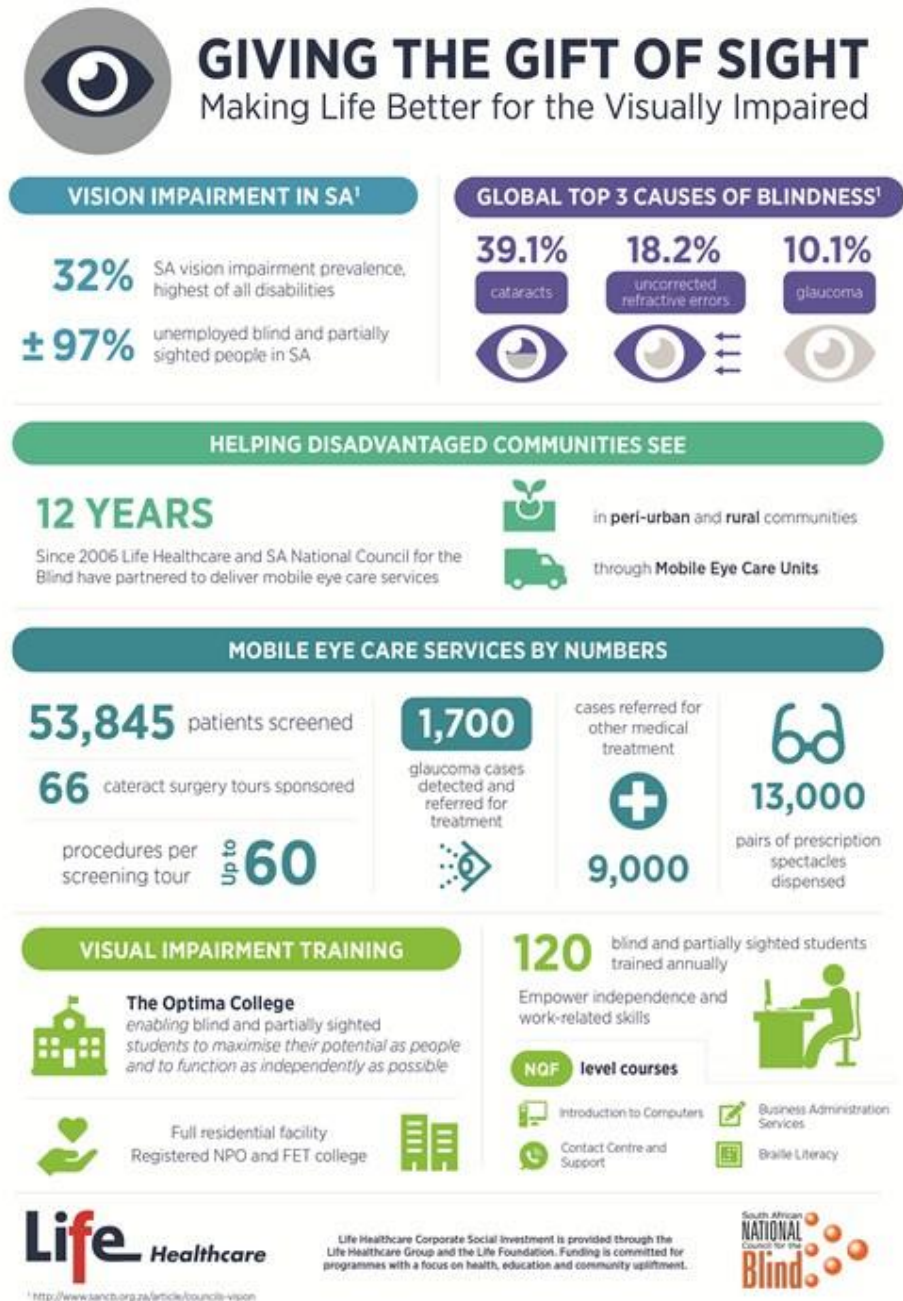
57% are women

51% are over 85

5% – 10% are braille literate

80% could have been prevented or cured with treatment.

<http://www.sancb.org.za/article/councils-vision>



The Census 2011, Profile of persons with Disability Report, gives a little more information:

- **There is a direct correlation between age and deterioration of sight, meaning older people generally have difficulty seeing:** Only 3% of children under the age of 9 experience difficulty seeing compared to 49% of people over the age of 85 have difficulty seeing.
- **Indians and Asians are more likely to have a mild difficulty seeing:** 12,3% of Indian and Asian, 10.3% of whites and 9.2% of black have a mild difficulty seeing.
- **There are differences across provinces:** The Free State (13,8%), Northern Cape (11,5%) and North West (11,3%) are blind or partially sighted. Limpopo (7.7%) is the lowest.

SANCB estimates that 97% of all blind and partially sighted people in South Africa are unemployed, and rely on family members or government grants to survive.

A missed opportunity

If properly supported, many blind and partially sighted people could be fully-integrated into society and make a positive economic contribution.

However, there's a generally (inaccurate) perception that this is not the case.

Higher degree of integration than with other disabilities

People who are blind or partially sighted are more likely to be employed than people with other disabilities.



Coffee made by SA's first blind barista, Joseph Matheatau. Blindiana Barista Coffee Shop, Innovation for the blind, Worcester

Source: Census 2011: Profile of persons with disabilities in South Africa, Report 03-01-59
www.lifehealthcare.co.za/news-and-info-hub/latest-news/life-healthcare-tackles-biggest-disability-in-the-country/

<https://www.food24.com/Drinks/Coffee/coffee-made-by-sas-first-blind-barista-20160614>

There are various national disability organisations that focus on the blind and partially sighted. These are the key ones.

Organisation	Location	Who they are
National Council for the Blind (SANCB)	National with nine provincial structures. (Head office and shop in Pretoria)	A registered non-profit organization, striving to meet the needs of all blind and partially sighted people. There are about 100 member organisations in the network, which focus on community empowerment; rehabilitation; training and education of South Africans with visual impairments. SANCB runs Optima College, a training facility established in 1985. It also facilitates the prevention of blindness. https://sancb.org.za/
Blind SA	Johannesburg	What is now Blind SA originally started on 26 October 1946 as the South African Blind Worker's Organisation to help the blind find meaningful careers. They equip blind people with the skills they need to fully and independently participate in society. https://blindsa.org.za/
Innovation for the Blind (Institute for the Blind)	Worcester, Western Cape	<i>Measurably improving the quality of life for the visually impaired.</i> They offer care facilities, therapy, skills development and job placement. https://innovationfortheblind.org/

South African National Council for the Blind



Six Spheres. One Mission.

- Preventing blindness
- Facilitating community development
- Training
- Rehabilitation
- Education
- Assistive devices and technology

EDUCATION, SOCIAL
INCLUSION AND
DEVELOPMENT

OPTIMA COLLEGE

STRATEGIC
MANAGEMENT AND
ENABLING

FUNDRAISING AND
PUBLIC RELATIONS

RESOURCE CENTRE

BUREAU FOR THE
PREVENTION OF
BLINDNESS



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#GiveWordsWings

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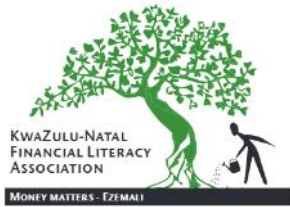


MEASURABLY IMPROVING THE QUALITY OF LIFE FOR
THE VISUALLY IMPAIRED



Evaluating the need

There are some existing financial literacy programmes that focus on vulnerable groups.



The KwaZulu Natal provincial Finance Department launched a financial literacy program entitled the KZN Financial Literacy Association (KZNFLA) in 2011.

It targeted five groups to receive support and assistance with financial education. Namely - in-school youth, out-of-school youth, women and vulnerable groups, SMMEs and government employees.



They publish *Know Your Money/Yazi Imali Yakho* a bilingual manual to encourage good money management practices. It's distributed to government employees.

Absa and Ithala are the project sponsors. Absa's focus for 2019 is the **deaf**, Ithala focus on Grade 7 and Grade 12 learners.



The StarSaver financial literacy programme is sponsored by the Banking Association of South Africa (BASA). It's delivered to Grades 7 to 9 nationwide.

The main objective of the programme was to establish a culture of saving in children and to foster volunteerism in the banking industry and broader financial sector. The course is a one hour session and addresses the fundamentals of financial literacy in teaching saving, and has been rolled out to various schools **including special needs schools**. [<https://starsaver.co.za/>]



Internationally, the approach is that the blind and partially sighted have the same financial literacy needs as the rest of the population

Michael Morris, from the National Disability Institute, suggests that it is not necessary to design a separate financial literacy curriculum for blind and partially sighted.

However we need to make sure that:

- Individuals with disabilities receive the same educational benefit as those served without disabilities.
- The learning environment is an inclusive, empowering, disability sensitive, and solution oriented.

We need to make sure that we:

- Apply disability etiquette
- Use peoples first language
- Focus on relevant topics for specific groups
- Are creative and interactive
- Have accessible materials



The blind experience barriers and obstacles when engaging with banks and financial services.

The financial literacy training program is only part of the solution to enable people to be financially savvy and independent – and the training and group forums should be an opportunity to share real, practical and specific examples for engaging with local financial services.

Accessibility topics of discussion might include advice on:

Devices to assist in identifying physical money (these might be manual devices or apps for smart phones)

Which local banks are blind-friendly including their status on:

- Functionality and location of talking-ATMs
- Online banking and mobile app accessibility
- Portfolio of telephonic banking and assistance and voice PIN
- Branch accessibility
- Statements and other literature in preferred format (legibility, and suitability for conversion by screen reading software)
- Security of card purchases (online and in-store)





How we teach it

Blind SA's "MALI-BHALA"
Money and Signature Guide
Instructions

Hold the guide upright facing you with the sharp indent on the top right corner.
Place the signature guide on your left hand side and five indents on the right hand edge.

Money Guide

1 st line (top) denotes	R200
2 nd line denotes	R100
3 rd line (middle) denotes	R50
4 th line denotes	R20
5 th line (bottom) denotes	R10

Money identification

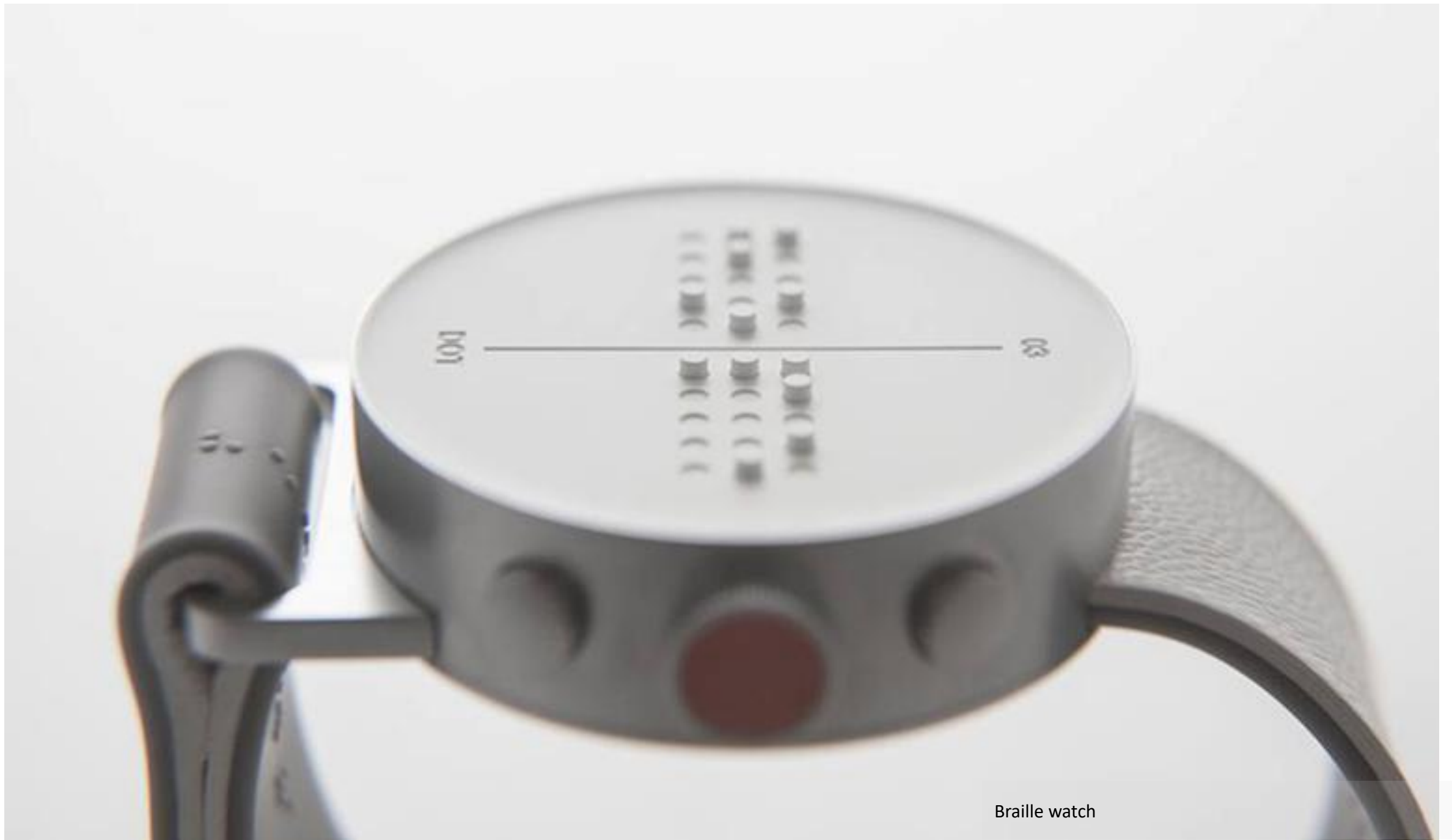
Wrap the Rand aligned to the top edge from the back of the guide towards the bottom edge and flap towards the identification markings on the front to identify the denomination described above.



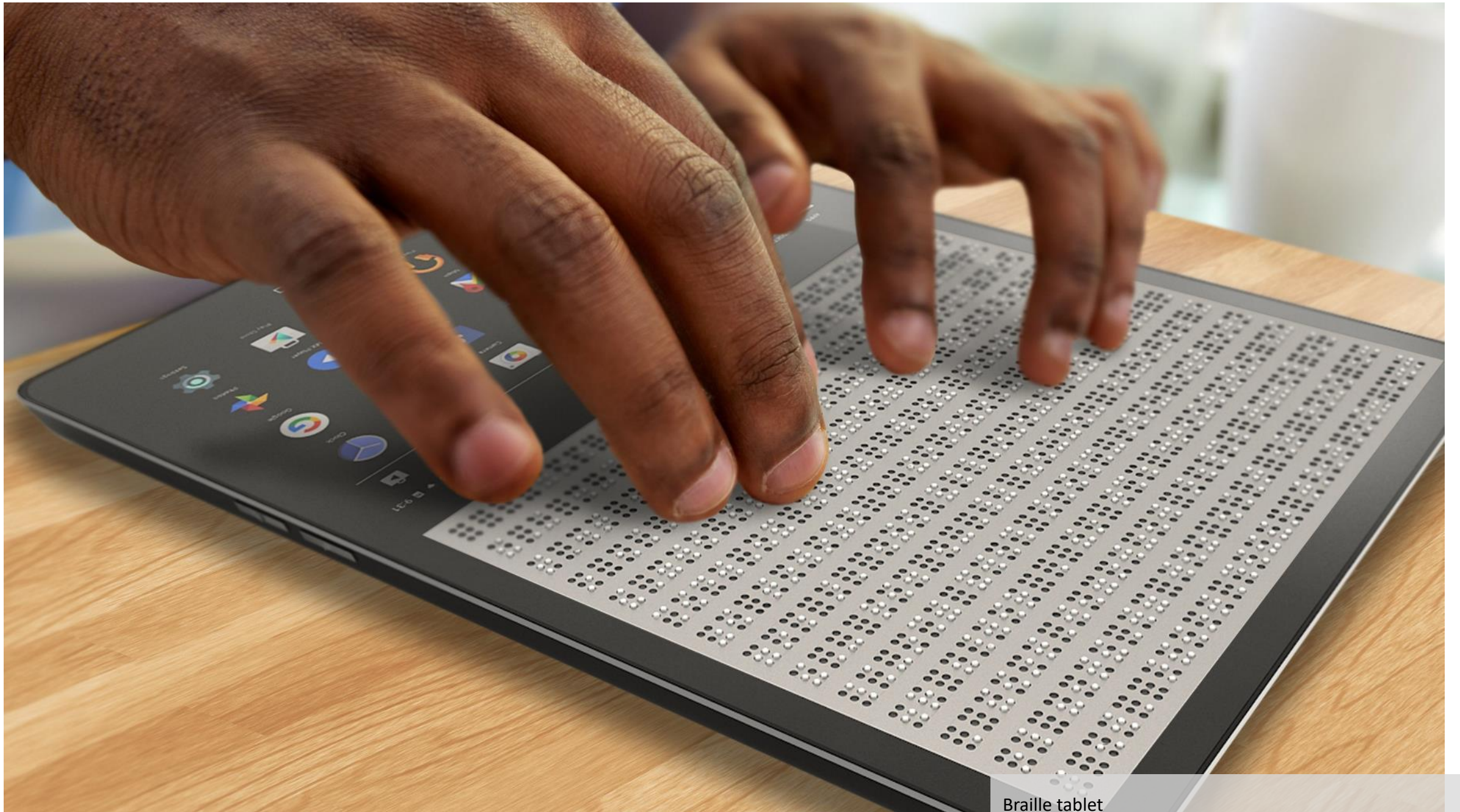
Tel: 011 8391793

www.blindsa.org.za





Braille watch



Braille tablet



OrCam MyEye translates visual signals to audio.



Proof of concept designs



Proof of concept ideas that are not in production.

These tips to building an inclusive environment are already included in the facilitator's guide

Tips for communicating effectively with blind or vision-impaired people

When communicating with someone that is blind or has low vision (vision-impaired), always be yourself and act naturally.

1. Identify yourself and don't assume that the person will recognise you by your voice.
2. Remember, loss of sight does not mean loss of hearing so speak naturally and clearly.
3. Use body language. Body language affects your tone of voice and gives a lot of extra information to the blind or vision-impaired person.
4. Avoid words like, 'see' or 'look' or talking about everyday activities such as watching TV.
5. Use the person's name when introducing yourself or directing a conversation to them in a group situation. That way they know you are addressing them.
6. Introduce all the people in attendance when in a classroom situation.
7. Never leave a conversation without telling the person.
8. Ensure external noises are minimised in the classroom so as not to interfere with the person's ability to hear you or their peers.
9. Always ask if the delegate requires assistance first - do not just assist.
10. Do not hold the person's hand.
11. Provide each delegate with a name sticker so that you are able to address the delegates by name.
12. Request that the delegates raise their hand in order to gain your attention.
13. Should there be any delegate resource, ensure that arrangements have been made to put the resource onto the delegate's computer using a flash drive. Alternatively, provide a print out to a family member or guardian. Ensure that you are prepared for this to avoid any data or Wi-Fi issues as sending via email is not optimal. Explain to the delegates that they should ask someone that they trust to read the resource to them and complete the exercises at home.

It all starts with an inclusive environment.



The American National Disability Institute (NDI) have developed a checklist you can use to make sure that the environment and approach removes barriers to participation by individuals with disabilities.

Creating an inclusive environment starts with the actions and attitudes of staff, and encourages everyone to be sensitive and solution oriented to individual differences.

The check list topics include:

- Spirit of inclusion
- Remove physical barriers
- Remove communication barriers
- Remove program barriers
- Utilise community resources

NDI checklist

Spirit of Inclusion

- 1. Are participants with disabilities treated as full participants in the classroom?
- 2. Are the expectations for participants with disabilities the same as for other participants?
- 3. Are staff using "people first language" and focusing attention on abilities, interests, and aspirations in the same way as for other participants?
- 4. Have staff participated in a disability awareness training course?

Remove Physical Barriers

- 1. Is there an action plan to remove physical barriers in place?
- 2. Do the plans consider relocating to space without physical barriers?
- 3. Do the plans consider reorganizing space?
- 4. Do all events take place in barrier free locations?
- 5. Is the location on an accessible bus route or reachable by other accessible means of transportation?
- 6. Are the bathrooms accessible?

Remove Communications Barriers

- 1. Are staff familiar with and making available different kinds of alternative formats for materials?
 - a. Large print
 - b. CD
 - c. Audio Tape
 - d. Braille
- 2. Do program staff know how and where to secure interpreters, assistive listening devices, or real time captioning?
- 3. Are participants asked about their needs and preference for communication access?
- 4. Are staff and participants familiar with program procedures to handle requests for accommodations?
- 5. Is your website accessible for persons with disabilities?
- 6. Do you use visual information (words, charts, and graphics) to reinforce what is presented orally?

Remove Program Barriers

- 1. Do you let participants have additional time to complete assignments or take a test?
- 2. Do you offer the participant an aide, volunteer, or flexibility to bring a friend or family member to help maintain attention and understanding?
- 3. Do you offer follow up instruction, individually, as needed?
- 4. Do you provide a balance of active and passive activities within a lesson?
- 5. Do you use real life examples and concrete materials whenever possible?
- 6. Do you provide an overview of the content or expected learning objectives at the beginning of the session?
- 7. Do you repeat, paraphrase, and summarize all important points?
- 8. Do you encourage participants to ask questions?
- 9. Do you limit lectures and encourage participants to work in pairs or small teams to learn by doing?
- 10. Do you use hands on activities, pictures, or diagrams to provide alternative ways of learning abstract or more complex concepts?

Utilize Community Resources

- 1. Have you developed relationships with community disability organizations to learn more about removing physical, communication, or program barriers?
- 2. Have you asked leaders with disabilities in your community to either identify resources or help provide reasonable accommodations?
- 3. Have you invited the leaders or community disability organization staff to assess your barrier free environment?
- 4. Have you invited these leaders to help train your staff to be proactive in identifying and solving accessibility challenges?

Excerpt from: <https://www.nationaldisabilityinstitute.org/wp-content/uploads/2018/11/creating-an-inclusive-environment-for-your-financial-education-program.pdf>

Our program is designed inline with international best practices: the classes should be conversational and engaging and facilitated by a trained specialist.

“The same techniques that apply to the seeing also apply but it is important to make use of more of **discussions, quizzes, questions and answer sessions.**

If you have to use anything they can not feel with their hands, try and describe it, giving details so they can relate with the object.

It is also important to attend training on special education if your dealings with the visually disabled are ongoing. You will learn other teaching techniques used for teaching the visually impaired.

Always bear in mind that any issue regarding money can be quite emotional so ensure you avoid personal details that may unearth some unpleasant feeling among your participants.”

Laja Shoniran, Project Director at Financial Literacy For All (Nigeria 2015)

<http://www.mymoney-ng.com/>



The UK's RNIB recommends that the medium suit the intended purpose of the message. Different channels and technologies will work for different kinds of communication.

Only some blind and partially sighted people expect braille.

Preferred formats change depending on the nature of what is being read. Someone's preferred format for reading a bank statement may be different from their choice for reading a financial information leaflet.

A survey (with 1000 participants) found that 57% of blind and partially sighted people could use large print, and 72% used audio to access information.

Making information clearer and considering outputs should become a routine part of information provision.

R N I B

See differently

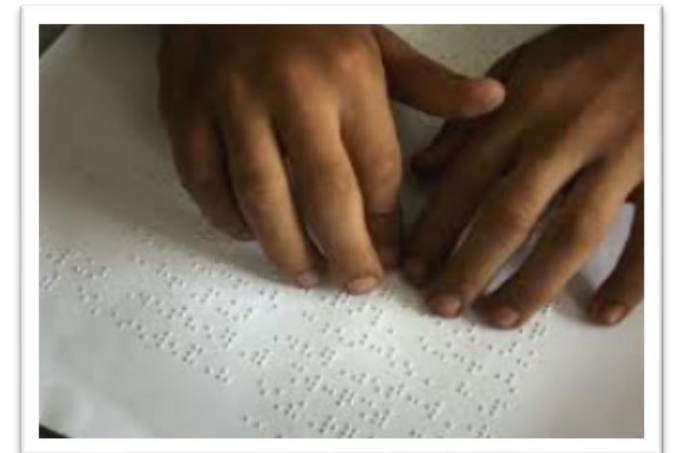
The in-class experience can be managed through careful conversations. The take home material needs to be reconceptualised.

Dealing with the
leave behinds

- Professional audio recordings:
Tape Aids for the Blind and
The South African Library for the Blind
- Screen reader compatibility:
make sure pdfs comply with text-to-voice requirements
- Printed material for partially sighted:
small runs of larger format, large print, high contrast material
- Get input from a group of colour blind people to make sure that
they can read the material.

Secondary

- Braille literature



Twenty-nine rural blind and partially sighted respondents told us what content they were interested in learning about. Their information needs are very similar to other rural respondents

Finding a financial adviser	93%	Choosing the right investments	82%	Understanding forex	74%
Investments like shares and unit trusts	93%	How to start investing	82%	Saving for unexpected events	71%
Making and managing a will	93%	Dealing with the stress of debt	82%	Bitcoin and other digital currencies	71%
When to save and when to invest	89%	Understanding bank charges	82%	Cash bank cards debit orders and transfers	71%
Fixed and variable interest investments	89%	Understanding store account statements	82%	Reading your payslip	71%
Choosing the right insurance	89%	Setting financial goals	79%	What to ask before signing a contract	71%
Managing your money when you retire	89%	Creating and sticking to a budget	79%	Stokvels and informal savings	68%
Understanding insurance	89%	How to complain about unfair treatment	79%	Keeping good financial records	68%
Managing money in your business	88%	Your financial rights and responsibilities	79%	What banks offer	61%
Claiming unclaimed pension benefits	86%	Paying tax	78%	Choosing a bank	61%
Identifying and reporting financial scams	86%	Understanding investment risk and return	75%	Understanding compound interest	56%
Starting a business	84%	Managing investments	75%	Qualifying for social grants	25%
Services offered by financial advisers	82%	Planning for retirement	75%	Applying for social grants	21%

In general, information needs are driven by socio-economic circumstances, not disability. However, there are some unique shared experiences within this group.



Observations from the
pre-pilot

Together with SANCB, Trainiac ran a pre-pilot at Optima College to test if the content, materials and approach are suitable for their learners

Who 12 students: six blind, six partially sighted

Where Optima College, South Africa National Council for the Blind, Pretoria, Gauteng

What	Covered in full	Covered in part	Not covered	Additional conversations	Debrief
	<ul style="list-style-type: none">• Save for unexpected expenses• How to budget• Be in control of your finances	<ul style="list-style-type: none">• Budget• Action plan	<ul style="list-style-type: none">• Interest	<ul style="list-style-type: none">• Good and bad loans• Real cost of debt• Loan sharks• Social grants	Delegates worked in groups of four and in pairs. They highlighted the most important content and discussed how they will implement it in their daily lives.

The content is appropriate, but the way it's taught will need to be reconsidered

We explored a number of different activities and methodologies. Some worked better than others

Blind and partially sighted delegates can be trained in the same session.

When talking about sensitive financial issues, working in pairs worked better than four-in-a-group

Delegates battled to provide their own input into a story - it is best that storytelling is led by the facilitator.

The popcorn activity worked really well. This is when the facilitator poses a question to the class and any delegate can answer, in no particular order. This worked well as delegates felt comfortable to contribute as they were not singled out.

Using tokens as a tool in the session to survey or count worked well but can take longer.

For example, the facilitator may pose yes or no questions to the delegates and to record their answers, they place the tokens on either their left or right for a yes or no response. They then count the responses.

The training material and methods cannot be used as they are. They need to be reconceptualised and redesigned to work with blind and partially sighted audiences.



Summary and
recommendations

In summary

- The blind and partially sighted have a right to dignity and to live a full, independent life. Part of this rests on a working knowledge of financial literacy. While the information needs are similar to the rest of the population, the way it is taught will need to be reconsidered.
- Training sessions will run for longer than normal and facilitators who have experience in training blind and partially sighted.
- The FSCA and SANCB have committed to work together to develop an approach to pilot financial literacy training in 2020. This will include a modified facilitator guide and audio material.
- This group will be evaluated to look at the effectiveness of this training, and the approach may be adapted.

FSCA

Designing a financial literacy program for the **Deaf and hard of hearing**

Desk research

July 2019





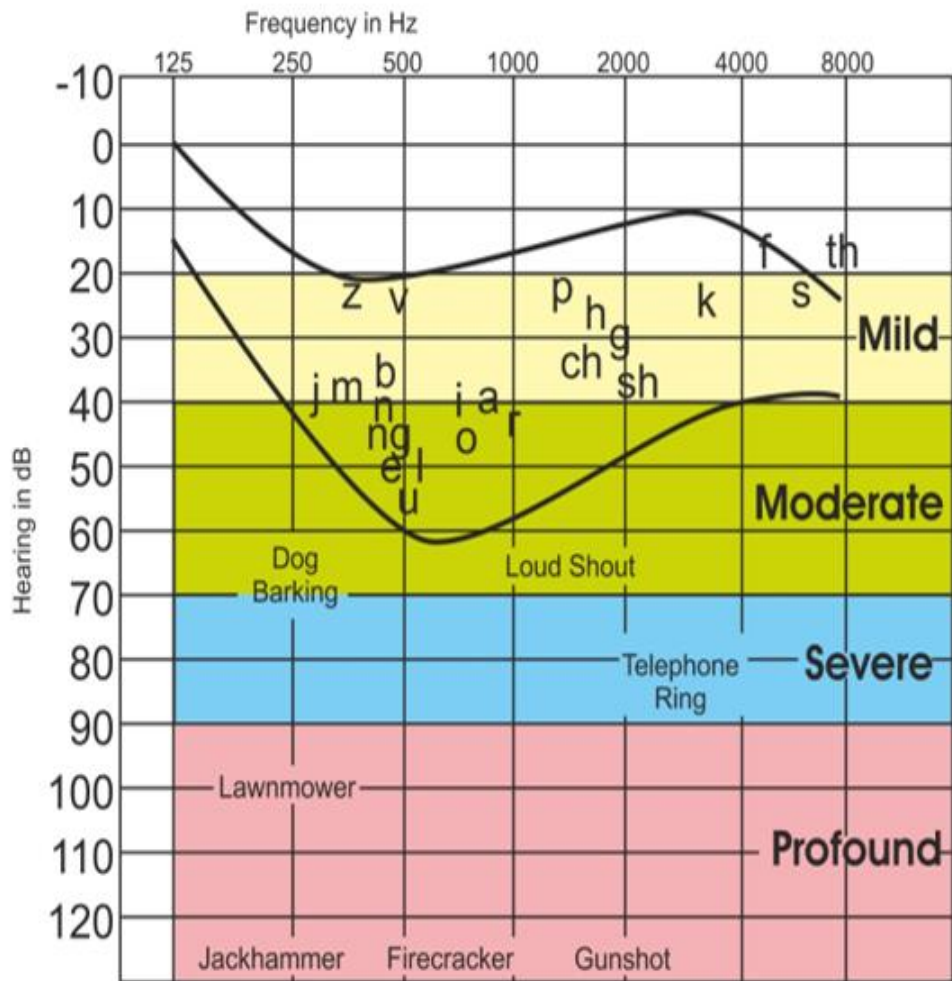
**Understanding
the market**

It is useful to use terms that are consistent, considerate and appropriate, when describing or communicating with people with hearing difficulties.

Use **Deaf** and **hard-of-hearing**, not *hearing impaired* (which implies the person is less than whole)
Use **people without disabilities** or **non-disabled** not normal or able-bodied.

Deaf	Deaf (with a capital D) refers to Deaf Culture.
deaf	very little or no functional hearing
hard-of-hearing	hear and understand speech with a hearing aid
deafened	a person who becomes deaf as an adult, not born deaf

Hearing loss is a spectrum or continuum. There is no direct mapping between the degrees of hearing loss and the Washington groups of functionality as collected by the census. The Washington Group identifies “No hearing” and “A-lot of difficulty hearing” as people with disabilities



Degrees of hearing loss

- Mild** – may have difficulty understanding speech especially in noisy environments. May or may not wear hearing aids and may not be able to hear whispers. Some do not realise that they have hearing loss.
- Moderate** – probably wear a hearing aid. Without a hearing aid have difficulty understanding speech in normal conditions and miss between 50% to 90% of conversation. May be able to use an adapted telephone with their hearing device.
- Severe** - wear some kind of hearing aid but may find it difficult to understand speech – even with the hearing aid. Often rely on lip-reading, facial expressions and other gestures. They may find it difficult to use a telephone, even with powerful amplification, and may primarily use the message function on their cell phone.
- Profound** - may find a hearing aid of very little or no benefit at all and will rely heavily on lip-reading, facial expressions and other gestures to follow communication. Only use the message function on their cell phone.

Washington Groups

- No difficulty
- Some difficulty
- A-lot-of difficulty
- No hearing

An example audiogram indicating degrees of hearing impairment and common sounds at various frequencies

Source: Guidelines for Teaching Students with hearing Impairments : Dr Diane Bell

Washington Group on Disability Statistics <http://www.washingtongroup-disability.com/washington-group-questions-disability-continuum/>

South African National Deaf Association describes the concept and values of Deaf Culture.

“Deaf culture describes the social beliefs, behaviors, art, literary traditions, history, values, and shared institutions of communities that are affected by deafness and which use sign language as the main means of communication. When used as a cultural label especially within the culture, the word *deaf* is often written with a capital *D* and referred to as "big D Deaf" in speech and sign. When used as a label for the audiological condition, it is written with a lower case *d*.”

Deaf culture is not about contemplating what deaf people cannot do and how to fix their problems. That is called a "pathological view of the deaf".

Instead deaf people celebrate what they can do. There is a strong sense of **unity between deaf people** as they share their experiences of suffering through a similar struggle. This celebration creates a unity between even deaf strangers.

Dr. Bill Vicars expresses the power of this bond when stating, "**if given the chance to become hearing most [deaf people] would choose to remain deaf.**"

Not all deaf people are part of the Deaf community.

Those that benefit from strong and unique social bonding and networking.

There are degrees of deafness, and degrees of inclusion. There are technologies that can help, but they are often expensive, or difficult to get hold of.

For absorbing information

- Hearing aids, cochlear implants, and other assistive listening
- Lip reading
- Sign language
- Sign interpreters
- Captions which reflect the audio information on a video

For expressing information

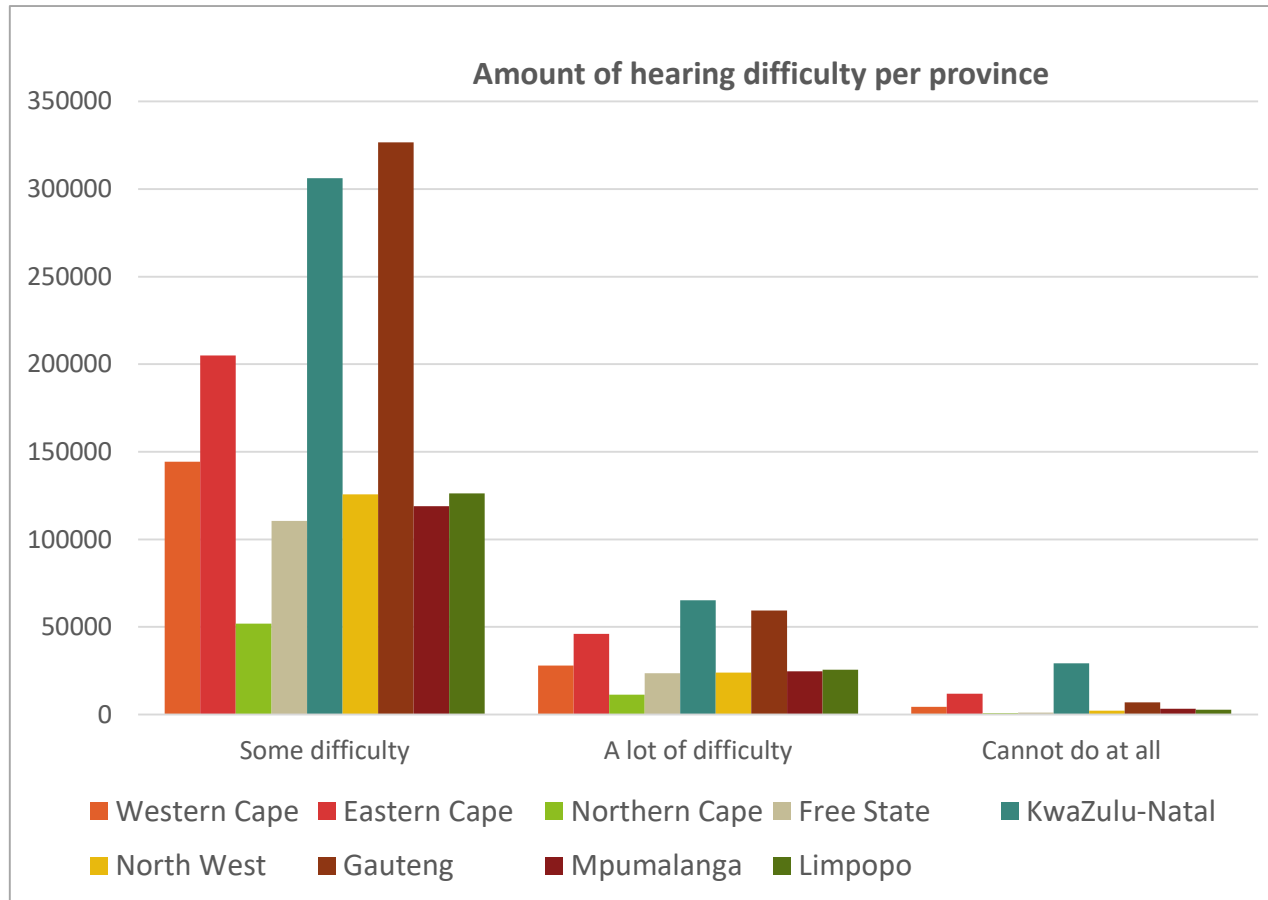
Deaf or hard of hearing people can't hear their own voice, and words may not be fully articulated.

When communicating with non-deaf people, deaf people may use:

- Sign interpreters
- Writing



3.8% of South Africans experience some level of hearing difficulty, of these 16% have a lot of difficulty and 3% cannot hear at all.



KwaZulu-Natal has the most people (~95 000) who are Deaf or have a-lot-of-difficulty hearing, followed by Gauteng (~66 000) and Eastern Cape (~58 000)

KwaZulu-Natal has nine schools for the Deaf to support this community. This is the highest number of schools in one province.

There are different opinions on the number of Deaf and hard of hearing people in South Africa, even between advocacy groups.

Organisation	Amount	Percent
Stats SA	1.9 million	3.8%
SANDA	4 million	7.5 %
DeafSA	1.5 million	2.8%

This could be due to the threshold applied to what level of hearing loss defines someone as hearing disabled.

In 2011, South African included the Washington group of questions on disabilities. These ask questions differently to the way they were asked in the past, and the data does not correspond directly to historical values.

Loss of hearing can be caused by various environmental or physiological issues

Age	A progressive loss of ability to hear high frequencies, which begins in early adulthood, but does not usually interfere with ability to understand conversation until much later.
Noise	Noise is the cause of half of all cases of hearing loss.
Genetics	Hearing loss can be inherited.
Illness	Illness of the mother or individual including (but not limited to): measles, meningitis, mumps, autoimmune disease, HIV/Aids, chlamydia, foetal alcohol syndrome, premature birth, syphilis, otosclerosis, brain tumours.
Neurological disorders	Neurological disorders such as multiple sclerosis and strokes can have an effect on hearing.
Medications	Some medications cause reversible or irreversible damage to the ear.
Chemicals	Ototoxic chemicals combined with noise can increase hearing loss.
Physical trauma	Head injuries and damage to the ear or brain, can result in reversible or irreversible loss of hearing.

Many people with severe or profound loss of hearing rely on lip-reading to make sense of the world

Lip-reading is the art of understanding speech from observation of the lips, tongue and jaw movement using all available clues such as the topic of conversation, rhythm of speech, facial expression and other non-verbal clues. Lip reading is much easier when it involves the lip reader's first language.

Some of the limitations of lip-reading include:

- At best, only about 30 to 40 percent of all words can be seen and therefore lip-read
- Many groups of consonants have the same lip-pattern e.g. m, p, b. It is impossible to distinguish between the words 'meat', 'beat' and 'peat', so this is why the topic and context are so important to the lip-reader.
- Beards and moustaches can obscure the mouth, making lip-reading impossible.
- Unfamiliar accents have unfamiliar lip-patterns and are difficult to lip-read.
- People who speak too quickly or who do not speak clearly are difficult to read.
- Lip-reading requires intense concentration as lip-readers have to watch the speaker at all times, which results in severe fatigue.

These tips are already included in the facilitator's guide

Audience's with disabilities

Your audience may have special needs that you, as the facilitator, will need to cater for. Here are a few tips to help you communicate effectively with people with special needs.

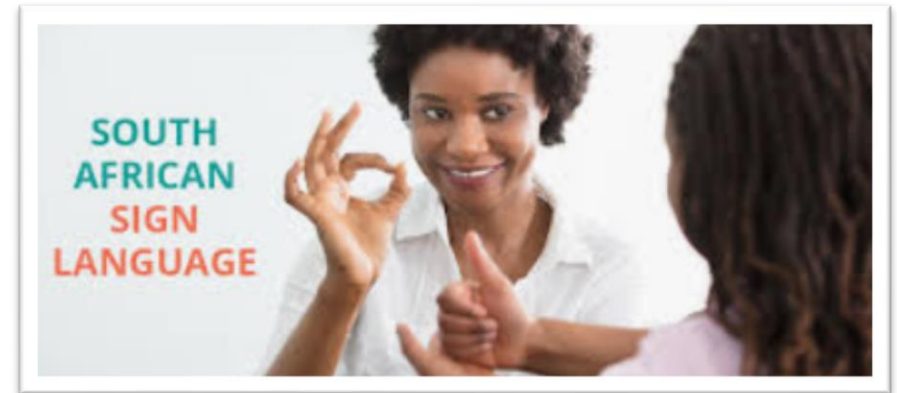
Tips for communicating effectively with deaf and hard-of-hearing people

You can communicate with deaf / hard-of-hearing people in many ways. The key is to identify which combination of techniques work best for each individual person.

1. For an engaging session, it is suggested that people are grouped according to their ability, for example, those who are deaf and can sign, those who are deaf and can lip read and those who are hard of hearing and can sign and lip read. Where possible, the facilitator should be able to sign instead of making use of a sign language interpreter.
2. Get the deaf / hard-of-hearing person's attention before speaking by touching them on the shoulder, wave or some other visual signal that may work.
3. State the topic of discussion so that the deaf / hard-of-hearing person can pick up words that help them follow the conversation. This is especially relevant if the person is able to lip read / speech read.
4. Do not yell, over-pronounce or exaggerate your words, rather speak slowly and clearly. Exaggerating your words can distort lip movements making it more difficult to understand you. Enunciate without force or tension while applying your plain language techniques. This should make it easier for the deaf / hard-of-hearing person to understand you.
5. Avoid turning away (for example, to write on a flipchart) while you are speaking, maintain eye contact / look directly at the person when possible. Eye contact also conveys the feeling of direct communication. Ensure to do this even if there is an interpreter as the person will look at the interpreter as needed.
6. Avoid standing in front of a window or bright light as the glare or shadows may make it difficult for the person to see your face clearly.
7. Ask the deaf / hard-of-hearing person to find a seat in the room that suits him/her best so that they have an unobstructed view of your face.
8. Where possible, provide the deaf / hard-of-hearing person with a list of new vocabulary before the session so that they can prepare in advance and enable them to follow the conversation. Write any new words or phrases on the flipchart.
9. Use visual aids as much as possible as vision is a deaf / hard-of-hearing person's primary way of receiving information.
10. Ensure your pace of communication is slowed down to facilitate understanding.
11. Repeat questions or statements that other members of the group may have contributed to the conversation. It is important to remember that a deaf / hard-of-hearing person does not know what is happening outside of their visual periphery.
12. Continually recognise the deaf / hard-of-hearing person when discussions are happening to ensure they are able to fully participate. Remember, they are not always aware when others are talking / have finished talking.
13. Allow the deaf / hard-of-hearing person opportunities for hands-on, practical activities wherever possible. Like anyone else, they will learn quicker by doing. What may be difficult to explain verbally, could be explained easier when demonstrating.
14. Ensure to allow for additional time when facilitating a group of people that are deaf / hard-hearing.

The age at which hearing impairment occurs is crucial for the development of a spoken language. When a hearing impairment occurs before the acquisition of language, it is known as pre-lingual. Individuals either make use of some kind of hearing aid to enhance their residual hearing or have a cochlear implant, bypassing the auditory canal. Others elect to make use of Sign Language (SASL = South African Sign Language) as their first language and they become part of the Deaf community and embrace Deaf culture.

- SASL is considered as a minority language.
- There is one SASL in South Africa with slight variations per geographical area, similar to regional accents.
- The 1994 mid-year estimates of the Central Statistics Service indicate a total number of 1 609 386 signing Deaf South Africans who use SASL as a first language. (www.wits.ac.za: SASL)
- In March 2018 SASL was officially recognised as a home-language in education curriculum as one of the examinable subjects for the National Certificate. (www.umalusi.org.za report: *Sign of the Times The Quality Assurance of the Teaching and Assessment of South African Sign Language*)
- There is currently a drive to formalise SASL as the 12th official language of South Africa.



We need a standardised and accessible set of terms to use when talking about money. The terms need to be free of jargon, and easy to understand.

As with all languages it is necessary to formulate and agree on a standardised glossary of financial words and expressions.

The FSCA MyMoney Learning Series has a complete glossary of terms. These should be translated into SASL.

These terms would be used initially in training and subsequently in conversations amongst the Deaf and with financial service providers.

SASL is a unique language and the signs are specific for South Africa – it is necessary to collate and record a set of specific SASL signs for financial terms in SASL.

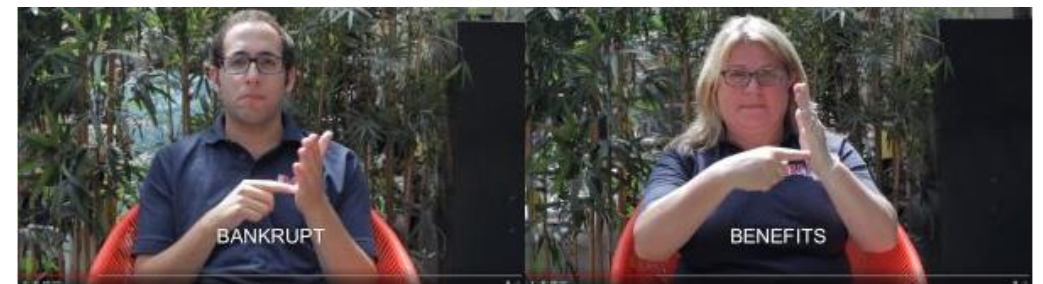
Pan South African Language Board (PanSALB) has indicated that they will review, validate and distribute the set of signs.

This confirmed collection of signs would need to be made available and distributed, so that they become widely used.



MyBank together with RAD (Royal Association for Deaf People) generated the UK's first visual British Sign Language jargon buster money dictionary.

This contains a limited set of signs and can be referred to as input to SASL



BSL for Bankrupt

BSL for Benefits

International and local learning institutions use Assistive Technical Capabilities to help hard of hearing learners hear better

- FM Systems which can project sound from an instructor's microphone
 - C-Print which is a speech-to-text computer system
 - A speech synthesiser which converts a typed word into speech format
 - Personal amplification systems
- These sophisticated and expensive systems are not available in all parts of South Africa. The program design cannot depend on this type of infrastructure to work.



Deaf and hard-of-hearing have similar information needs to the rest of South Africa. However, there is some additional material that will need to be added.

Deaf and hard of hearing experience barriers accessing and engaging with financial services. This includes interactions both in person and on the phone.

Deaf people included in the pre-pilot mentioned that they would like to discuss these issues:

- How to determine if a bank is Deaf-friendly
- Which banks are Deaf-friendly
- How to deal with insensitive financial services providers

Should hard of hearing individuals be included in hearing training sessions, or dedicated deaf and hard of hearing sessions?

- Deaf people with interpreters would like groups that are dedicated to them - the session will naturally be at a slower pace to allow for sequential dialogue as the Deaf interact with one media at a time (single dialogue via interpreter or course material).
- Candidates that are not fluent in sign language would not be able to participate in the floor discussions – and would feel left out.
- Deaf candidates would prefer a Deaf facilitator which would allow for a single language session – allow free flowing dialogue and allow the facilitator to engage with the group during instruction and floor discussions. (noted during pre-pilot training session)
- Hard of hearing candidates may also be most comfortable in a dedicated group, with a slower pace and focused discussions. Those that can sign, can join the groups for the Deaf.

How the rest of the world is addressing financial literacy training to the deaf and hard of hearing: the UK.

MyBnk (www.mybnk.org) is a financial education charity in the United Kingdom. They have designed and developed a specialist Money Mechanics project together with The Royal Association for Deaf people (RAD) and Royal Society for Blind Children (RSBC).



They note that just 29% of young people who are blind or Deaf manage their own finances, and seek to empower the Deaf and deliver services in a Deaf person’s first language.

“The project will focus on contextualising three award winning MyBnk education programmes, Money Twist to arm them with core money skills and navigate the financial system, Uni Dosh, so they can make an informed choice about going to university and live independently, and Enterprise-in-Box to equip them with employability skills.”

They successfully applied the train-the-trainer approach and recorded a significant improvement of financial understanding by the learners.

Sensory experts evaluated the standard training material and adapted the material for the blind or deaf.

Part of their outputs was the UK’s first ever visual British Sign Language jargon buster money dictionary, that can be accessed by education practitioners.

How the rest of the world is offering financial literacy training to the deaf and hard of hearing: the USA.

America has acknowledged the disturbing statistics that show that persons with disabilities are three times more likely than others to live at or below the poverty line, and recognise that it is imperative that they are empowered with new knowledge, choices, and supports. A well designed curriculum, coupled with accessible resources, can provide youth with disabilities the skills to build a stable and healthy future.

- A literature survey on “Financial literacy for youth with disabilities” prepared for the US Department of Labor in 2009 proposes that candidates **are given monetary rewards for participating in the training**, as an incentive and opportunity to engage with finances.
This approach is applied by CSD Learners, who encourage financial education course participants the opportunity to win Amazon gift vouchers. <https://csdlearns.com/2018/09/11/financial-education-american-sign-language/>
- The National Institute of Financial Literacy for the Deaf’s (NIFLD) mission is to educate, train, and provide personal finance information and resources to Deaf individuals. It is non profit organization based in USA. They facilitate financial literacy programs in American Sign Language (ASL), the topics covered are familiar financial literacy issues. Some of these sessions are free, while others are organised as fund raising events. Find them on Facebook under @deafinance, although their page has not been updated since January 2019.

These are some of the organisations that represent the Deaf and hard of hearing in South Africa. They often function as complementary services, but they may compete for funding.

Organisation	Location	Who they are	Contact via
Deaf Federation of South Africa (DeafSA)	National with nine provincial federations (DFAs)	Acts as the national research, information and community action organisation, founded in 1929. Formerly known as the South African National Council for the Deaf (SANCD)	Initial and primary contact for this project Odette Swift – Education Director (based in KZN) Judith Madi – Gauteng Provincial Director Pre-pilot at DeafSA offices
South African National Deaf Association (SANDA)	National	Independent not for profit, public benefit, national advocacy and consumer organisation registered both as a section 21 company and Non-Profit Organisation (NPO), founded in 2004.	
National Institute for the Deaf (NID)	Worcester	Provides services for the deaf including; specialised care, education, and training.	Interested in developing material further Consider travel implications or act as Cape base. Kallien Erwee
eDeaf			Interested in developing material further Atiyah Asimal
Association for people with disabilities (apd)	National with nine provincial associations	Works together with persons with disabilities and their families in facilitating social development and upliftment services. Initiated in 1937. Affiliated to NCPPDSA (National Council for Persons with Physical Disabilities in South Africa)	
Carel du Toit Centre	Bloemfontein East London	Where children with hearing impairment learn spoken language through the use of hearing technology, natural learning experiences and parental guidance.	

These organisations are focused on South African Sign Language.

Organisation	Location	Who they are
Pan South African Language Board (PanSALB)	Pretoria	The Pan South African Language Board is an organization in South Africa established to promote multilingualism, to develop the 11 official languages, and to protect language rights in South Africa. The Board was established in Act 59 of 1995 by the Parliament of South Africa. Can comment on, validate, promote and distribute the proposed set of SASL signs for financial terminology.
Sign Language Education and Development (SLED)	Cape Town and Johannesburg	Focused on Deaf Education, with the primary emphasis on literacy in both South African Sign Language and written English, founded in 2001. Can develop training media specifically for the Deaf.



Observations from the
pre-pilot

We ran a pre-pilot training session to see if the FSCA MyMoney Learning Series works for Deaf delegates.
We covered Theme One (Financially Smart)

These were covered exactly as in the facilitator's guide:

- Save for unexpected expenses
- How to budget
- Be in control of your finances

These activities were adapted and run as a group:

- Budget
- Action plan

Observation

There were six participants, who all knew each other.

The intimacy of the small group worked well, it provided everyone with the opportunity to contribute to the conversation and learning.

The participants were from the DEAFSA offices. The training was held at the DEAFSA offices.

The group was a set of colleagues –they were familiar with each other and their environment and conversation flowed easily.

Recommendation

- Six people in a group is a good size and works in the time allocations as per the original design of the programme.
 - Bigger groups would not be recommended as this may cause the session to be longer and therefore lose the engagement and participation
 - Make use of regular meeting groups or forums.
 - As with other training – the group should reconvene with the same participants to build on the training, understanding and relationships.
-

An official Sign-Language glossary of financial terms is needed to ensure that meaning and context are accurate

Observation	Recommendation
<p>All participants were fluent in SASL and the session assisted by two interpreters.</p> <p>At times the interpreter did not interpret the group conversations, so the facilitator was unable to identify what was being said. Interpretation only really happened when the delegates were speaking directly to the facilitator.</p>	<p>Confirm the language of choice for the group, as not all hard-of-hearing converse in SASL.</p> <p>Some lip-read, or enhance their hearing with hearing aids and cochlear implants.</p> <p>Where possible, use Deaf facilitators.</p>
<p>The interpreter used regular signs and applied these to this session.</p> <p>There were some misinterpretations - For example, fixed expenses were discussed. The interpreter needs to understand that 'fixed' means unchanging and not 'something needing to be fixed'. Noting that correct use of terminology is important for all groups and languages – and these training sessions allow for explanations.</p>	<p>Translate the glossary of financial terms into the associated SASL sign.</p> <p>This dictionary would be valuable for the participants and facilitator for consistent and contextualised conversations. The interpreter need to be familiar with session content and context.</p>

A facilitator experienced in training the Deaf is vital. Either train Deaf facilitators on the content, or twin experienced content experts with interpreters.

Observation	Recommendation
<p>The interpreter did not have the context of the training.</p> <p>Although the session went well, there were some gaps in the flow of the session as the interpreter was making sense of the content. The interpreter needs an overview of how the sessions will run, and what will be covered, so they can:</p> <ul style="list-style-type: none">• Anticipate the types of conversations• Understand the content and concepts so that they can interpret it accurately for the delegates.	<p>Either remove the need for an interpreter by training Deaf facilitators in the financial literacy content, or create a twinned facilitator-interpreter team which consistently work together.</p>
<p>A deaf facilitator would make the session even more engaging</p> <p>The delegates understood the facilitator in the session and the session ran smoothly, however, in some instances it may be difficult to follow a different facilitator that may not have the skills to train in this environment especially with a lower level learner.</p> <ul style="list-style-type: none">• In the different regions there may be nuances that a deaf facilitator could tap into that a hearing facilitator may not.	<p>Use a trained Deaf facilitator</p>

The material: delegates were engaged with the map, the content and each other. Learning took place.

Observation	Recommendation
<p>We used the standard material and approach Feedback from delegates includes:</p> <ul style="list-style-type: none">• The examples on the maps helped to give them the information in an easy, relatable way• The topic and content were easy to learn and they enjoyed the pictures as it made it fun and engaging• It's good that it was practical and not a lot of theory or words• They appreciated the quality of the material and remarked that the <i>materials are beautiful</i>	<p>There is no need to change the material and approach for the Deaf groups, provided it's run by a Deaf facilitator or there's a Deaf interpreter present.</p>



Summary and
recommendations

Summary of the recommendations for training the Deaf and hard-of-hearing

- **The standard training material and approach will work for the Deaf and hard-of-hearing.** Different individuals have different interests and focusses depending on their own life circumstances. The FSCA's MyMoney Learning Series perfect as it is adaptable.
- **Generate and distribute a collection of videos demonstrating the financial terms in SASL.** This should augment the current written glossary. The collection of SASL financial terms would be a beneficial and valuable contribution to the Deaf community.
- **The quality of the experience depends in the quality of the facilitator.** Clear selection and monitoring criteria need to be developed, together with effective train the trainer training, and ongoing support.
- People who are deaf or who have loss of hearing have varying degrees of hearing and adaptability, and may have other disabilities. This will impact on the amount of people per group, where the sessions are held and what content is covered.
- **Use a specialist Deaf facilitator for Deaf groups.** They are experienced in training the Deaf and who are able to leverage the group dynamics of a Deaf group.
- **Group delegates according to their preferred language of communication** – with those who can use SASL together. Hard-of-hearing delegates who do not use SASL should not be included in groups which use SASL.

Thank you

