

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

An FSCA, Confluence and Trainiac consumer perceptions research report, 2019

This is an extract from a more detailed presentation which is available from Alicia Moses:
Alicia.Moses@fsca.co.za

An overview of this document

The blind and partially sighted, and the deaf and hard of hearing, have a right to dignity and to live a full independent life. Part of this rests on a working knowledge of financial literacy.

The Financial Sector Conduct Authority (FSCA) have developed the FSCA's MyMoney Learning Series to help South Africans make better financial decisions. The FSCA commissioned this research project to understand if the approach will work for the blind, partially sighted, deaf and hard of hearing.

The research method included desktop research, participative work sessions and user tests. The user tests explored the effectiveness of elements of the FSCA's MyMoney Learning Series with first blind and partially sighted delegates and then with deaf and hard of hearing delegates.

Here are the key points from the research:

- Internationally, financial literacy organisations partner with disability advocacy groups to design and deploy targeted financial literacy programmes. We suggest that same approach should be followed in South Africa.
- Testing with marginalised groups showed that age, income and education are better predictors of what information is of interest than disability. For example, affluent disabled people have a different set of needs to those from low income backgrounds.
- The content in the FSCA MyMoney Learning Series is appropriate for the blind and partially sighted, but the teaching methods need be reconceptualised.
- With the correct facilitator the deaf and hard of hearing can use the existing FSCA MyMoney Learning Series.

“Nothing about us without us”

Disability rights movement, South Africa

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An overview of our approach

We split the project into two workstreams: one which explored the needs of the blind, the other explored the needs of the deaf. In this report, we report on these separately – first the blind, and then the deaf.

Each workstream had two phases:

Phase one: a desktop review, aimed to answer these questions:

- How international organisations are engaging with the blind and deaf?
- How many blind and deaf individuals there are within South Africa?
- Which NGOs and other interest groups represent these marginalised groups?

Phase two: work sessions followed by a material development and testing process:

- 1) The first work sessions explored common ground between the FSCA and selected local interest groups. This resulted in a commitment in principle to work together in the future.
- 2) The second work sessions established a high-level approach to how the training experience and material should be modified for the blind and deaf.
- 3) The FSCA and Trainiac worked with the relevant advocacy groups to adjust the FSCA's MyMoney Learning Series material and test its effectiveness. These results are included in this report.

The blind and partially sighted

A summary of the desktop review

Clarifying terminology

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

- **Low vision:** can see, but not clearly. Cannot read a newspaper at a normal viewing distance, even with glasses or contact lenses. Includes both near-sightedness and far-sightedness.
- **Partially sighted:** low vision which impact learning.
- **Legally blind:** less than 20 degrees field of vision or 6/60 in the in the better-seeing eye.
- **Blind:** cannot see but may have some light perception.
- **Totally blind:** no light perception at all.

"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 all¹.

The number of blind and partially sighted people in South Africa

It is difficult to estimate exactly how many blind and partially sighted people there are as the statistics presented are contradictory. The statistics come from multiple sources, and have different base sizes.

These are commonly cited statistics:

South African National Council for the Blind (SANCB) ²	Statistics SA (Stats SA)
<p>32% of South Africans are partially sighted or blind. Of these:</p> <ul style="list-style-type: none">• 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.	<p>Stats SA's Profile of persons with disability report³, part of Census 2011:</p> <ul style="list-style-type: none">• Older people are more likely to be blind or partially-sighted: 3% of children under 9, and 49% people over 85 are blind or partially sighted.• Indians and Asians are more likely to be impacted: 12,3% Indian and Asian, 10.3% White and 9.2% Black.• There are differences across provinces, these are the top three: 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.

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

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

3 <https://www.statssa.gov.za/publications/Report-03-01-59/Report-03-01-592011.pdf>

Both SANCB, Stats SA state that visual disability is the most prevalent disability in South Africa.

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

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

Key support and advocacy groups

Organisation	Location	What they do
National Council for the Blind (SANCB)	National with nine provincial structures. (Head office and shop in Pretoria)	A blind advocacy group and registered non-profit organization, striving to meet the needs of all blind and partially sighted people. The South African National Council for the Blind, through a network of about 100 member organisations, serves and supports community empowerment; rehabilitation; training and education of South Africans with visual impairments. It also facilitates the prevention of blindness. https://sancb.org.za/
Blind SA	Johannesburg	Blind SA is a blind advocacy group founded on 26 October 1946. It was originally called the South African Blind Worker's Organisation and their function was to provide assistance to the blind in finding meaningful careers. They equip blind people with the skills needed 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/

International trends

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 American National Disability Institute, suggests that it is not necessary to design a separate financial literacy curriculum for blind and partially sighted⁴.

However, we need to make sure that:

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

For this, we need to make sure that we:

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

Laja Shoniran, Project Director at Financial Literacy for All, in Nigeria, suggests that classes should be interactive, conversational and engaging and that three-dimensional objects will need to either be felt, or described.

Only some blind and partially sighted people expect braille

The UK's RNIB recommends that the medium should suit the intended purpose of the message. Different channels and technologies will work for different kinds of communication⁵, for example, the preferred method for a bank statement is different to the format for educational material.

Audio is often the preferred method of communication: 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 (either pre-recorded or via a facilitator).

⁴ https://www.powershow.com/view3/500109-MjU3O/THIRD_ANNUAL_FINANCIAL_LITERACY_LEADERSHIP_CONFERENCE_powerpoint_ppt_presentation
⁵ <http://ageactionalliance.org/wordpress/wp-content/uploads/2014/04/The-Banking-Experience-LP.pdf>

Results of the user tests

The group composition

The blind and partially sighted should be trained in the same session: a blind and a partially sighted delegate can be paired, with the partially sighted assisting the blind.

Groups of around 12 delegates work for the blind and partially sighted: we tested a group of 12 delegates (six blind and six partially sighted). This worked well.

Groups should have an even number of delegates: working in pairs tested better than working in small groups.

Keep the momentum going: regular meetings, with the same participants, will reinforce the material, build understanding and use peer support to encourage behaviour change.

The training session duration

Set aside extra time for training sessions: concepts and content will be embedded in conversations as the partially sighted share what they see with the blind.

Extra topics

- *How to be assertive* when dealing with financial institutions
- Blind friendly banks and bank branches
- *Blind friendly banking services:* talking-ATM, telephone banking, voice assistance services, voice lead online banking, mobile apps, statements and other written material
- Secure card transactions

Developing special content

- *For the blind:* professional audio recordings, and pdfs that comply with text-to-voice requirements
- *For the partially sighted:* small runs of larger format, large print, high contrast material
- *For the colour blind:* check that the material works for red/green and blue/yellow colour blindness

The deaf and hard of hearing

A summary of the desktop review

Clarifying terminology

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

- **Deaf:** (with a capital D) refers to Deaf culture.
- **deaf:** (with a lower-case d) the physical condition of having 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

“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"*.⁶

There are degrees of hearing loss⁷.

- **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 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** - rely heavily on lip-reading, facial expressions and other gestures to follow communication. Only use the message function on their cell phone.

The Washington Group⁸ categorises hearing loss based on a person’s ability to complete tasks, rather than their physiology. The categories are:

- No difficulty
- Some difficulty
- A lot of difficulty
- Unable to do

⁶ <https://www.sanda.org.za/assets/files/deaf-culture.pdf>

⁷ <https://www.sun.ac.za/english/learning-teaching/student-affairs/>

⁸ <http://www.washingtongroup-disability.com/washington-group-questions-disability-continuum/>

Sometimes hearing aids and cochlea implants can be used to help improve hearing, however, neither of these are perfect solutions. People who live in rural areas may not have access, or be able to afford these. Added to this, hearing aids may be physically uncomfortable to wear, or people may be embarrassed to wear them.

For people with little or no hearing, there are two dominant forms of communication: lip reading and sign language.

Lip reading

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 clues⁹.

Some of the limitations of lip-reading include:

- At best, only about 30 to 40 per cent of all words can be seen and therefore lip-read. The message can be lost the lip-reader can only read some of the information, and fills in the blanks. The context may be lost
- Many groups of consonants have the same lip-pattern e.g. m, p, b. It is impossible to distinguish between words like '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, too slowly, 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.

Sign language

South African Sign Language (SASL) is an official minority language (and recognised as an official language of instruction), and there is a drive for it to become the 12th official language of South Africa.

In 1994, Wits Universities' Central Statistics Service¹⁰ states that there are 1 609 386 deaf South Africans who use SASL as a first language.

The number of deaf and hard of hearing people in South Africa

There are different opinions on the number of deaf and hard of hearing people in South Africa:

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

⁹ <https://www.sun.ac.za/english/learning-teaching/student-affairs/>

¹⁰ www.wits.ac.za: SASL

Stats SA¹¹ Community Survey 2016 puts forward these statistics:

3.8 % of South Africans experience some level of hearing difficulty, of those:

- 16% have a lot of difficulty hearing
- 3% cannot hear at all.

The provincial breakdown is:

- KwaZulu Natal: ~95 000
- Gauteng: ~66 000
- Eastern Cape: ~58 000
- KwaZulu-Natal has nine schools for the deaf; this is the highest number of schools in one province.

Key support and advocacy groups

Organisation	Location	What they do
Deaf Federation of South Africa (DeafSA)	National	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).
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.
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.
Eduplex	Pretoria	An inclusive and mainstream school, which caters for both normal hearing and a small number of learners with a hearing loss

¹¹ http://cs2016.statssa.gov.za/wp-content/uploads/2016/07/NT-30-06-2016-RELEASE-for-CS-2016-Statistical-releas_1-July-2016.pdf

International trends

The United Kingdom

MyBnk (www.mybnk.org) is a financial education charity in the United Kingdom. The found that only 29% of young people who are blind or deaf manage their own finances and aimed to change that.

They worked together with the Royal Association for Deaf people (RAD) and Royal Society for Blind Children (RSBC) to design and developed a specialist financial literacy training project.

The content was assessed and modified. Part of this modification included the development, filming and distribution of a British Sign Language glossary of financial terms.

Training was deployed in partnership, using skilled disability educators, using a train-the-trainer approach.

The project recorded a significant improvement of financial understanding by the learners.

America

American statistics show that people with disabilities are three times more likely than others to live at or below the poverty line, and the American Government recognise that it is imperative that people with disabilities be empowered with new knowledge, choices and support systems. 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 ¹²in 2009 proposes that candidates are given monetary rewards for participating in the training, as an incentive and opportunity to engage with finances.

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. 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.

Summary

Internationally, the trends are the same as in South Africa. The deaf and hard of hearing are often marginalised and financially excluded. Financial literacy organisations partner with specialist advocate and support groups to evaluate, adjust and deploy training to enable financial independence and inclusion.

¹² <https://csdlearns.com/2018/09/11/financial-education-american-sign-language/>

Results of the user tests

The group composition

Group people of similar abilities and communication methods together: Deaf who sign, Deaf who lip read and the hard of hearing should be trained separately and in the language that best suits them. Groups of SASL speakers should be trained by a facilitator who is fluent in SASL.

Groups of six delegates work best for the Deaf: around six delegates (at most eight) tested best for the Deaf.

Groups should have an even number of delegates: working in pairs tested better than working in small groups.

Keep the momentum going: regular meetings, with the same participants, will help to reinforce the information, build understanding and use peer support to encourage behaviour change.

The training session duration

Set aside extra time for training sessions: as deaf people cannot process audio and visual information concurrently; dialogue needs to be sequential and separated from visual stimuli.

Extra topics

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

Developing special content

We discovered that there is no common and accurate way to communicate financial concepts in SASL.

A commonly agreed glossary of financial services terms exists. A set way to sign these terms need to be agreed, filmed and distributed.

A checklist for training

- 1) **Choose the right trainers:** The quality of the learning experience rests on the facilitator. Clear selection and monitoring criteria need to be determined, together with effective train the trainer training and ongoing support.

We recommend selecting facilitators based on their ability to train these particular audiences, not their subject matter knowledge, even though it is advantageous for them to have the necessary subject knowledge.

- 2) **Ensure you have the right learning environment:** The learning environment must be inclusive, empowering, disability sensitive and solution oriented.
- 3) **Ensure the delegates are not too tired:** judge the energy levels in the room and take breaks when the delegates are not absorbing information.
- 4) **The material and learning activities must be relevant and accessible:** The FSCA's MyMoney Learning Series tested well in the user tests.
- 5) **Let learners take the lead:** the training sessions should also be an opportunity for delegates to share their own experiences when engaging with financial services companies.

The project outcomes

The worksessions and pre-pilots resulted in two projects:

For the blind and partially sighted

The SANCB are willing to help the FSCA put together a budget to develop, pilot, improve and roll out the FSCA's MyMoney Learning Series to the blind and partially sighted.

For the deaf and hard of hearing

DeafSA, NID and eDeaf are willing to help the FSCA to budget and roll out the FSCA's MyMoney Learning Series to the deaf and hard of hearing; and Pan South African Language Board(PanSALB) and Sign Language Education & Development (SLED) are willing to assist the FSCA to develop, film and distribute a standard South African sign language (SASL) vocabulary for common financial words and concepts.

We are proud of our role in connecting these groups, and look forward to seeing the results of these projects.