



## **Development and Optimal Utilization of Banking Facilities/Services and Awareness for Visually Impaired Students in Nigerian Universities**

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### **Abstract**

This study investigated students with visual impairment, banking facilities / services, awareness and their utilization in universities in Nigeria.; The design used for the study was a descriptive survey. Two purposes were deduced from where two research questions were formulated to guide the study. Purposive sampling technique was used to draw three foremost universities that offer Special education. These are University of Calabar, University of Ibadan and University of Jos. The same purposive sampling technique was used to draw students from the respective universities that are totally blind that have had experiences with banks. Total of 50 Students on campus were used for the study. The instrument for data collection was constructed by the researchers. It is named Banking Facilities/Services Awareness and Utilization Questionnaire for the Visually Impaired. (BFSAUVI). There are two versions of the instrument, one in prints and the other in brail. This instrument was face validated by experts in special education, guidance and counseling and Measurement and Evaluation. The data that was gathered was analyzed by using frequencies and percentages. The findings of the study among others showed that the students are aware of some banking facilities/ services but disclosed challenges in acquiring the skills of using the banking facilities/services. Based on the findings, conclusion was reached and recommendations were made which include that the required skills to customized banking be made available to the visually impaired by resource persons. Banks are to make available facilities and equipment that can allow customized banking facilities/ services for students with visual impairment.

**KEY WORDS-** *visual impairment, Banking services, Awareness, customized banking facilities, skills, Utilization.*

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## **INTRODUCTION**

In 21<sup>st</sup> century, every individual that have eye for the future cannot do without benefiting from banking services. This benefit can come directly or indirectly. The beneficiaries among others include persons with visual impairment. Visual impairment is among the notable special needs categories. Visual impairment is a loss or damage done to organ of sight such that case of partial or total loss of sight is inevitable. Persons with visual impairment are the blind and those with certain degree of loss in vision such that things that require the use of sight pose challenges for them. There are three types of visual impairment according to American Foundation of the Blind (2000) which are blind, low vision and partial sighted. In the view of the Foundation the blind are those with total loss of sight, the low vision are those with residual sight comparatively better than the blind while the partial sighted are those that have mild loss of sight that is better than the low vision. Abang (2005) noted that visual impairment is loss or damage in organ of sight, visual disability is inability to see due to impairment whereas visual handicap is disadvantage of not carrying out activities that require the use of eye. It is therefore the handicapping condition that arise from disability of the visual impaired person that remain a challenge. Visual impairment remains one of categories of persons with special needs most feared.

The above is not contested hence eyes is said to be the queen of all the senses. Eyes serve as censor to other senses such that when lost much is lost. One Greek philosopher (Eke, 2006) put it best in describing blindness thus, "Dark! Dark!! Dark!!!, Irrevocable eclipse- What an eclipse, indeed an eclipse that never ends, for the blind no sunshine, no sun set but continued darkness. The above description seemingly justifies why people fear blindness., American Medical Association in Eke (2006) provided a standardized objective approach to evaluating visual impairment on how it affects individual's ability to perform activities of daily living. According to its estimation, loss of one eye equals twenty five percent of visual system and twenty four per cent of the whole person where as total loss of vision in both eyes is considered 100% visual impairment and 85% impairment of whole person. The assessment of the revered Association might be addressing loss as it implicates psychological and social person. This is true because one that is visually impaired faces double barrel attack- one from one's disability and the other from the society perception of their person and the disability

The students in Universities in Nigeria that are visually impaired could be in the three types of visual impairment: the blind, low vision and partial sighted. It is striking to note that most of the students found in the universities are totally blind. This total loss of sight is assumed the worst of them all. These students interact with other students who go to banks to transact bank business where they enjoy limitless facilities and services provided by the banks. This has to do with paying school fees, getting money from their sponsors, other relations and loved ones among others. The visually impaired students are seemingly not involved in the foregoing due to their handicapping conditions. This special population are deprived from

making use of banks as the sighted students. This is more so when we no longer talk about development goals but sustainable development goals which address equality, justice and empowerment

The above development calls attention for real concern.. There is the need to address equality, peace, justice and empowerment of those with visual impairment. This is where banking facilities and services are implicated. In 21st century, every individual including the visual impaired students might also need banking services. Banking facilities/services are means and ways banks help customers such meet varies and various needs. A bank customer is one who utilizes one or more of the facilities/ services provided by the bank (Wikipedia,2014).

There are different banking facilities and services customers can benefit from.. There are notable banking services which include cheque, mobile banking, internet banking facility, and ATM. Each of these facilities/services play different and distinct functions. It is a pity that in Nigeria all these services are planned without persons with visual impairment in mind regardless of the fact that the importance of each of the foregoing to every human being including students with visual impairment.. Experiences gathered from the Observation of students with visual impairment and informal interview with them have shown a pitiable situation of students with visual impairment in the present circumstances. There are circumstances to testify the above.

Two blind persons uncovered their experiences in Nigeria banks. One blind person (Ngozi, personal communication August, 2021) disclosed her sad experience in the bank as she was disallowed from making withdrawal from the bank yet her own personal account. That blind told the house that she went with one who identified her and yet her picture was displayed all to no avail. The blind was there and then consoled and promised that something would be done about it. In another instance, one other blind person, (Olayi, 2022) who is did his studies overseas disclosed how he suffered the same fate but it was later resolved hence a particular signature was carved for him to use to make withdrawal and do other banking services. According to him, the stamp is used by him both in Nigeria and outside Nigeria. Another blind (James, 2022) disclosed that he would never go for ATM facility because of fraud. One blind man once lamented the high .cost of software used by persons with visual impairment. (Etim, 2015) lamented the high cost of buying computer and installing software called the jaws. This could leeway for the special population to help themselves. Worse still, the privacy of persons with visual remain at stake hence the survey carried out by the Disabled People's Association (2013) that found that many banks do not allow blind customers to operate individual accounts and insist that they operate joint accounts with family members instead. This development became a serious concern for these researchers.

In developed world, what is in vogue is to carry everybody along. That is the idea of least restrictive system which advocates barriers that segregate those with special needs should be avoided as much as possible.one popular concept today is inclusion. Inclusion (Hornby, 2015) means including everything / everybody concerned being comprehensive. This is what Obi (2017) referred to as zero reject which means include all regardless of real and perceived

challenges. There is today what is called inclusive education which is a popular move that persons with special needs should be educated in the same setting with those that are not with special needs (Eke, 2006). The campaign is not limited to school setting but should go beyond to capture services in the banks especially for students with visual impairment. That is the idea of inclusive banking services where all services enjoyed by sighted customers of the bank should also be enjoyed by customers who are visually impaired especially students among them.

The aforesaid customers could therefore enjoy inclusive banking services when certified. It is therefore imperative to find out if the students with visual impairment are aware of the bank services. Awareness (Hornby, 2015) is a state or condition of being conscious, having knowledge that something exists and it is important. That means students with visual impairment know that banking services exist and they are important services and facilities in the bank, .

Beyond awareness of the services and facilities are challenges of students with visual impairment utilization of the aforesaid. There is genuine fear on non-availability of friendly facilities and services for the students with visual impairment. There are therefore most likely Challenges that can be real or perceived. Perceived challenges, (Hornby, 2015) has envision difficulty in job or understanding that stimulate one engaged. This means difficulties pictured mentally by students with visual impairment stimulating one engaged in banking services, Banking services are indispensable for the students that are visually impaired. This foregoing development spurred the researchers to the choice of this study on the banking facilities/services, awareness and utilization among this special population.

### **Statement of the Problem**

There are different and distinct facilities/services that are provided in the banks. All these services are enjoyed by the bank customers. Supposedly the services should cut across all categories of persons that should include not only the sighted customers but also the customers that are visually impaired. That means that students benefit from most if not all facilities /services the banks can render. There is now clarion call for including the excluded and making the future accessible for the persons with disabilities especially those with loss of sight enjoying same set of services of banks.

The above scenario is wonderful yet today in Nigeria it seems not enjoyed by the students with visual impairment. All the banking facilities/services could be utilized by the students with visual impairment. There seem to be no inclusive banking services for these students where the facilities/ services are customized so that the students with visual impairment can benefit;. It is worrisome that available literature to the researchers have not addressed the above very important issue categorically. This is truly a worrisome development as the special population is subjected to handicaps that ordinarily would have been taken care of through inclusive banking services..

The advocacy for inclusion seem relegated in view of the issue on ground which is likened to segregation of students with visual impairment as far as banking facilities/ services are concerned. If these students with visual impairment cannot benefit from banking services, the popular goal of inclusion is defeated. This lowers self esteem of students with visual impairment which can make them to have poor self concept that no doubt worsen their condition of disability. This may subject them to being victims of dishonest persons as they could lose their money so long as the security of their money is not guaranteed. This development can frustrate them and affect their academic performance and achievements. The above inspired the researchers to investigate students with visual impairment specific Banking Services cum facilities awareness and the utilization in Nigeria universities..

### **Purpose of the study**

The purpose of the study was to investigate students with visual impairment, banking services / facilities, awareness and the utilization of in universities in Nigeria. Specifically, the study was billed to

1. Find out the students with visual impairment awareness status of different banking services and or facilities in Nigeria.
2. Identify students with visual impairment challenges on utilization of banking services and or facilities..

### **Research Questions**

Two research questions guided the study. They include;

1. What is the status of students with visual impairment awareness of different banking services and or facilities. in Nigeria?
2. What are the students with visual impairment challenges of utilization of banking services and or facilities in Nigeria?

### **Methodology**

This study utilized descriptive survey design with the purpose of investigating banking services/facilities, awareness and perceived challenges in utilization of banking facilities among students with visual impairment in universities in Nigeria.. To draw the sample, purpose sampling technique was used to draw three foremost universities (from the North, South and West parts of country) that offer special education that most probably have target population of the study. The sample was reached by employment of purposive sampling technique in cognizance of population students with visual impairment were drawn 20 from University of Ibadan 18 from University of Jos and 12 from the University of Calabar. The sample was therefore made up of 50 students. *An instrument named Banking Services/facilities Awareness and Utilization Questionnaire for the Visually Impaired.(BSAABFUFVI ) was made.* The instrument has two versions one in print and the other in braille. This instrument was face validated by experts in special education, guidance and counseling and Measurement and Evaluation. Inputs of the validators helped in bringing the instrument to its present status. The data that was gathered was analyzed by using frequencies and percentages. The data was collected by the researchers along with research assistants. The two versions were both used.

Four point likert scale was adopted in the study where options are Strongly agree, Agree, Disagree and Strongly disagree. These are instruments that are in braille and in print. Each respondent was given Braille copy to read. At the same time, the researchers or their assistants have that of print by, so that both read simultaneously. At the time choice of response is made the researcher or the assistant ticks accordingly. This was done across all the respondents. In the above arrangement, all the respondents could fill the copies which ensured hundred per cent return rate. Any item with the frequency from seven and above and percentages of 60 and above are considered as worthwhile..

**RESULTS**

**Research Question 1**

What is the status of students with visual impairment awareness of different banking facilities/services?

**Table 1: Percentage responses of students with visual impairment’s bank facilities/services awareness status.**

<b>Item statements</b>	<b>YES</b>	<b>NO</b>
1. making withdrawals using cheque	50/ 100%	0/ 0%
2. use of ATM Cards to withdraw from the banks	50/ 100%	0/ 0%
3. use of mobile banking facilities	45/ 90%	5/10%
4.internet banking facilities	45/ 90%	5/ 10%

The above table showed the awareness status of students with visual impairment. There was demonstration of awareness of banking services by the students with visual impairment in the Universities. All the students (100%) are aware of cheque and ATM Card facilities. 90% of the students are aware of internet services which involve phone banking facilities and internet/computer banking facilities. It can be inferred from the foregoing that the students with visual impairment in Universities of are aware of the four banking services that are considered most common among students in the University.

**Research Question 2**

What are the students with visual impairment challenges of non customized banking services and or facilities in Nigeria?s

**Table 4: Percentage responses of students with visual impairment’s perceived challenges in utilizing banking services and or facilities.**

<b>Item statements</b>	<b>YES</b>	<b>NO</b>
5. My inability to see	50/ 100%	0/ 0%
6. Negative attitudes of bank staff	45/ 90%	5/10 %

7. Affordability of phone /internet facilities	40/80%	10/ 16%
8. Accessibility of customized inclusive Banking service	50/100 %	0/ 0%

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In the table above, perceived challenges of customized banking services by the students with visual impairment were shown. All the students (100%) perceived inability to see and Accessibility of customized /inclusive banking services as challenges for utilizing banking services. 90% of the students identified negative attitudes of the bank staff and affordability of phone/internet facilities as perceived challenges. The results showed that truly there are perceived challenges for utilizing banking services by students with visual impairment.

## **DISCUSSION**

The findings of the study shows that all the students (100%) are aware of cheque and ATM Card facilities while 80% of the students are aware of internet services which involve phone banking facilities and internet/computer banking facilities. By and large the students with visual impairment in the Universities are aware of the four banking services that are considered most common among students in the Universities. This findings agrees with concept of awareness which according to Hornby, (2015) is a state or condition of being aware having knowledge and being conscious. This result and findings are thinkable considering the fact that the students with visual impairment in interactive sessions with their sighted colleagues could have heard of those facilities/services. This opportunity is enough to make them to be aware of the four common banking facilities of the bank.

The finding in the study indicated that all the students (100%) perceived inability to see as a challenge in banking services. This is true due to the fact that sense of sight is inevitable in the present services rendered by banks in Nigeria. 80% of the students identified negative attitudes of the bank staff. This agrees with the lamentation of One blind person(Ngozi, personal communication August,2021) where she disclosed her sad experience in the bank as she was disallowed from making withdrawal from the bank. That blind told the house that she went with one who identified her and yet her image was displayed all to no avail. It was found in this study that all the students perceived mastery of the skill and accessibility of customized banking services as a challenge. In deed to acquire the skills even where the technology is available may pose challenge to the students as x-rayed in this result of the findings. This challenge was recognized by Disabled People's Association in 2013 as it pointed out the ATM cards needs telephone interventions. This is just one instance amongst many others.

This study in found out that 80% of the students identified phone/internet facilities as perceived challenges of customized banking facilities/services. This challenge stems from the cost of the technology. This agrees with revelation from Etim (in personal communication, 12th January, 2015) where he uncovered the cost of buying computer and installing software called

the jaws. These two among others may not be affordable to the students with visual impairment which most likely could pose challenge to their customized banking activities .

This finding of the study affirms the view of Abang (2005) on attitude towards persons with visual impairment. Abang (2005) asserted that generally people have negative attitude towards the blind. The bank staff are among the persons with stereotypical negative attitude. These finding has the sympathy of the survey carried out by the Disabled People's Association (2013) that found that many banks do not allow blind customers to operate individual accounts and insist that they operate joint accounts with family members instead. The above showcase the degree of negative attitude of bank staff on the persons with visual impairment.

## **Conclusion**

Based on the findings of the study , the following conclusions were reached: The students with visual impairment are aware of the four common banking services in Nigeria. The students perceived challenges include inability to see, negative attitude of bank staff, affordability of phone/internet banking facilities and acquiring skills in accessibility of customized inclusive banking

## **Recommendations**

From the findings of the study and the conclusion drawn therefrom , these recommendations are made.

1. There should be a forum organized by the bank staff, university authority, special educators, and technologists jointly and or separately to equip the students with visual impairment with skills on how to utilize different customized banking services and or facilities.
2. Every bank should be compelled by law in Nigeria to have new technology in banks where every student with visual impairment shall not be excluded but included in form of customized /inclusive banking services and or facilities..
3. There should be public awareness by the government and institutions where persons with visual impairment are found to alert them of availability and accessibility of banking services to arouse their passion and grit to take part.
4. The perceived fears and challenges of students with visual impairment should be addressed by the banks, government and universities to checkmate them to ensure that students with visual impairment enjoy gains and advantages of different banking services and facilities.
6. The philanthropists, Non-governmental Organization and Religious bodies should be appealed to by students with visual impairment for financial assistance for purchasing equipment/materials they need for carrying out banking services.





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