

# **Inclusive Mobile Financial Services for Visually Impaired People in Kenya**

*Interim findings of a research study into the access and extent of utilization of mobile financial services by visually impaired people and the responsiveness of the services to the needs of this population group in Kenya*

## **Background**

This study is a result of the work of the Perkins School for the Blind and the United States Agency for International Development USAID to respond to the need to expand the ability of the people who are blind or visually impaired to access and utilize mobile financial services (MFS) in Kenya. The study is a short term intervention which was put together in a very short period of time and has run for less than three months to date. The investigators responded to the request in pulling the instruments together, identifying the subjects, and implementing a process with checks and balances to ensure validity to meet professional standards. We are grateful to the researchers and the team.

## **Current Situation**

The current mobile phone-based money transfer services utilize sight-dependent text-based interfaces that potentially exclude visually impaired persons from fully utilizing these increasingly important payment systems in emerging markets. The project began with the hypothesis that incorporating appropriate interventions into mobile money transfers' product design and marketing will lead to fuller access and utilization of mobile money transfers amongst the visually impaired end-user population.

The research sought to:

- Identify barriers faced by people who are visually impaired to fuller utilization of mobile-enabled money transfer technologies, focusing on mobile phone-based products and services;
- Design and test appropriate intervention/modifications to determine if, and how, these reduce or eliminate the barriers
- Raise awareness among service providers and development practitioners of the unique needs/barriers faced by visually impaired end-users into their product design and marketing, and among regulators of the need to develop appropriate regulatory guidance and supervisory capacity to ensure "Know Your Customer" compliance and asset protection oversight.

## **Methodology**

The team identified and interviewed (through interviewer-administered questionnaires) 120 blind and partially sighted persons from four sites: Nairobi, Mombasa, Thika and Kericho. Sampling was done on a snow ball method using branches of the Kenya Union of the Blind.

- Nairobi and Mombassa represented urban settings while Thika and Kericho represented rural settings

- Distribution of the sample: Nairobi 28.3%, Thika 31.7% Mombasa 24.2% and Kericho 15.8%. The sample consisted of 55% men and 45% women.
- In addition, key informants were brought onto the project to obtain in-depth technical information on MFS operations including a Steering Committee to support the project to provide guidance and technical assistance to the study

Important variables to the study included age, gender and income distribution, access to phones, phone accessibility, cost of phones, sources of phones and individual technical ability to use phones. In addition, the study researched individual's knowledge of the sector including providers, operation of the system, and utilization of the system.

### **Preliminary Findings:**

#### **a. Ability to Operate Phone-Based MFS Operations**

- Only 19.27% can independently manipulate MFS menus on their phones while 80.73% require some form of sighted assistance
- Only 21.52% can input figures into the MFS interface on their phones while the rest require sighted assistance
- Only 11.01% can access transaction confirmations and feedback while 88.99% require sighted assistance

#### **b. Interacting with Agent-Based Operations:**

- Only 19.27% of the respondents can independently identify themselves at the Agents'
- Only 5.5% are able to access the Agent's number and other agent-based information
- Only 3.67% are able to confirm transaction on the agent's phone. More totally blind (52.8%) require assistance than partially blind at (45.7%)
- More 34 – 50 need sighted assistance (58.5%) than others (below 34 years 42.0% and above 50 years 46.0%)
- More women (52.2%) require assistance than men (46.0%)
- More people with tertiary education (53.3%) need assistance than those with secondary education (35.0%)
- ALL retrenched persons need sighted assistance as opposed to those retired (25.0%)
- More people in Thika leave attestation to agents (13.2%) than elsewhere (3.4%)
- Ink pads used as a form of identification and security most in Mombassa (41.3%) than elsewhere (31.0%)

#### **c. Confidentiality and MFS Security of transaction;**

- 38.5% believe that confidentiality in MFS for blind people is impossible
- 26.7% reported misuse of MFS details by sighted assistants
- Of these, 62.0 % reported unauthorised transfer of money from their MFS accounts.

### **Barriers to Accessing MFS by Visually Impaired Users**

- Lack of sight
- Inability to read and/or understand English and numbers
- Phone design and affordability
- Lack of trustworthy assistance and/or assistants
- Lack of understanding by agents.

### **User Suggestions for Improvements of MFS**

- 21.1% of the respondents believe that by using only one trusted agent their MFS details were secure
- 19.27% believe in restricting access to their phones and assistance on MFS to only trusted family or friends
- 16.5% try to keep details confidential by changing PIN frequently

### **Key User Suggestions for Improvement of MFS**

- Sensitisation of MFS agents on customer support to blind clients - 48.1%
- Affordable speech-enabled phones - 30.8%
- Accessible information at the agent-based operations – 25.0%
- Voice prompts from the MNO - 17.3 percent.

### **Other Suggestions**

- Introduction of biometric identification for all users of MFS
- Introduction and/or enforcement of policies to improve services to blind clients
- Improvement of accessibility features in all phones
- Introduction of Kiswahili in speech enabled phones
- Recognition of thumb-signing by MOs and their agents
- Agent-based transaction to be carried out in privacy.

## **Summarized Observations**

- A vast majority of the respondents own or have access to a mobile phone
- Most of the phones cost less than USD 30
- Most of the phones are not speech-enabled
- The cost of a speech-enabled phone is about USD 300
- 70% of the respondents have a monthly income of less than USD 50
- Over 90% of the respondents have subscribed to an MFS
- Over 90% of the respondents use MFS to send and receive money while payment of bills and transaction with their bank accounts come a distant second and third respectively
- Under 20% of the respondents are able to independently operate their phone-based MFS transactions
- Under 20% of the respondents are able to independently carry out all the agent-based MFS operations
- There is greater need for sighted assistance in the agent-based operations than in the phone-based operations
- Confidentiality and security do not stand out as alarming concerns among respondents
- There is greater trust and dependency on MFS agents than on family and friends

## **Conclusion:**

As the project moves into the closing phase of this aspect of the research, focus groups and a validation workshop will be pulled together to validate the findings of the study. The validation workshop will consist of about 30 participants drawn from regulators, operators, agents, consumers and mobile phone hardware and software dealers. The two focus groups will be used to test the findings to date.

This study is the first of its kind in a developing country addressing visually impaired persons in an important economic sector of society, and should bring important market information for better inclusion of persons with disability into social and economic life.