

## INFLUENCE OF BANK ACCESS ON PERSONS WITH DISABILITIES IN PLATEAU NORTH, NIGERIA

LENG NEN JURMANG JIKUKKA (PHD; MNAEC)

University of Jos, Jos Plateau State, Nigeria

[lengnenji@gmail.com](mailto:lengnenji@gmail.com)

08036514646

LAZARUS SIMON RAWEN (CNA; MNAEC)

Plateau State Hospitals Management Board  
&

KATMWA S. YISE (CNA)

Jos North LGA Office Plateau State

### **Abstract**

*This study seeks to find Impact of Bank Access on Persons with Disabilities in Plateau North, Nigeria. The specific objectives are to examine the extent to which bank admission and usage can be used to change bank access of PWD, using survey research design. The population is one hundred and two (102) PWDs. The sample size is forty-seven (47) PWDs. Bank Access Scale (BAS) was the instrument used to obtain data in this research. Data were collected and analysed using descriptive statistics comprising of simple means, percentages, frequencies, standard deviations and tables to answer the two research questions. The results revealed that bank access changed the bank admission and usage of PWDs to a great extent. This study therefore, recommended that Government and private settings such as banks, must ensure that banks are accessible to PWDs, especially when it comes to removal of physical barriers, communication barriers and institutional barriers.*

**Keywords:** Bank Access, Persons with Disabilities, bank admission & bank usage.

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### **Introduction**

A Bank is a commercial or business place where Persons with Disabilities (PWDs) just like any other person are expected to deposit, withdraw and borrow money. Gordy, Vega and Ness (2022) averred that a bank is a financial institution that accepts deposits and channels the money into lending or loaning activities in order to strengthen retailing banking. Gordy, Vega and Ness further affirmed that retail banking also known as consumer banking, otherwise personal banking which is the provision of funds by a bank to the general public. Banking services which are regarded as retail include provision of savings and transactional accounts, loans, debit cards and credit cards. Retail banking is also distinguished from investment banking or commercial banking. It may also refer to a division or department of a bank which deals with individual customers.



Ehiametalor, Osu-Nwufo, Makeri-Yahaya and Oladunjoye (2018) emphasized that a bank is a place/an organization where PWDs and businesses can invest or borrow money, change money into foreign currency and many more. Ehiametalor, Osu-Nwufo, Makeri-Yahaya and Oladunjoye further emphasized that PWDs can open bank account and that most workers are required to open bank accounts into which their monthly salaries are paid. The PWDs can then withdraw when needed. The bank acts as a safe for both the employee and the employer. Dan (2022) maintained that a bank is a place where PWDs can keep money in accounts and may ask the banks for loans. Banks receive, lend, exchanges and protects PWDs' money.

Access is basically right to use, right of entry or admission. Bank Access therefore implies rights to admission/entry into banking facilities such as building/hall and getting/receiving needed services. Bank Access also implies rights to correct usage, practices and procedures. Jurmang, Jatau and Jikukka (2012) averred that bank access is simply getting/receiving all kinds of services offered by a bank by PWDs. In this investigation, the buildups of Bank Access are bank admission and bank usage by PWDs.

Bank Admission is basically admittance into the bank or creating space for a PWD on the bank facility area to enable the PWD obtain service or services in the bank or by a bank facility. Ehiametalor, Osu-Nwufo, Makeri-Yahaya and Oladunjoye (2018) opined that banking halls and ATM areas are often made conducive and convenient for all customers to obtain services or carryout transactions. But Jurmang, Jatau and Jikukka (2012) heightened that there is so much discrimination against PWDs in and on facilities including banks in our societies.

UNESCO (2003) accentuated that there is severe discriminations against PWDs in our public spaces including bank spaces today which purely derive by attitudinal issues. Discrimination in this way is a form of social exclusion. At the individual level the impact of social exclusion can be devastating, leading to low self-esteem, poor social relationships, isolation, depression and psych-trauma. From simple experience and observations of the researchers it was witnessed that bank admission issues are sad ones. For instance, public entrance doors/gates of most banks are not accessible for: persons on Wheel Chairs, persons on Crouches (Walkers), the visually impaired with their White Cain and the like. Others are, physically impaired persons who cannot access many offices and officers because they are located upstairs or in story buildings which are not easy for PWDs to access or be easily admitted into.

Bank Usage is modestly coming in contact with the facilities and using them gracefully with little or no assistance at all. Ehiametalor, Osu-Nwufo, Makeri-Yahaya and Oladunjoye (2018) observed that banking is migrating to e-banking (also known as online banking) or internet banking; the researchers would wish to observe that with this e-banking issues, many Nigerians who are PWDs and at the same time majority are illiterates, cannot bank anywhere soon and very soon; this is because the ability to read, write/text and listen is very essential in e-banking. Ehiametalor, Osu-Nwufo, Makeri-Yahaya and Oladunjoye further averred that bank usage can be enhanced by bank access and bank access enhances bank usage to a high extent.

Jatau (2019) affirmed that literacy skills enables and makes it possible for PWD to carryout countless banking transactions. Using a smartphone or computer system from the comfort of the homes. Jatau thereafter lamented that many PWD cannot read and write, therefore cannot use certain

banking facilities such as smartphones, computer systems and ATMs. Ehiamezor, Osu-Nwifo, Makeri-Yahaya and Oladunjoye (2018) painted that most Automated Teller Machines (ATM) in Nigeria are mounted in such a way that PWDs cannot access and so, cannot use them. For example, a person with physical impairment who is on a wheel-board, cannot use ATM machine, even those on wheel chair cannot use such machines gracefully. These ATMs do not have talkbacks, therefore the visually impaired cannot effectively use ATM too. It is as a result of the above problems that the researcher finds it necessary to investigate the influence of Bank Access on Persons with Disabilities in Plateau North, Nigeria.

This study is hinged on the Theory of Work Adjustment (TWA). The theory states that workers will continually alter themselves and their job atmosphere until they are able to achieve equilibrium of professional satisfaction. This TWA was propounded by Kelly Cal who is also a PWD. The theory is related to this study because it advocates that a worker/PWD in an environment keeps adjusting to his work and work environment until he/she is experienced in the work culture and obtains job satisfaction and that, perseverance is how long a PWD will wait to attain work satisfaction (Cal, 2022); the relevance of this Theory of Work Adjustment (TWA) to this study is in the fact that Banks can adapt or reform their buildings, infrastructures and arrangements to accommodate PWDs or be accessible for PWDs. The researchers feel that once Banks acknowledge the importance and possible contributions of PWDs to Banks and banking, both as potential workers or as customers, the managers and administrators will continually alter their policies, decisions and their job atmosphere until both the managers and PWDs are able to achieve an equilibrium of satisfaction, happiness then fulfilment, and until PWDs are properly included in the current world of inclusive banking, until banking satisfaction is reached by all (banking for all), irrespective of physiological status.

Jurmang, Jatau and Jikukka (2012) lamented that bank barriers hinder participation of PWDs to access (admission and use) bank facilities and services. These barriers are classified/described in three categories: attitudinal, physical (including structural and communication) and institutional. UNESCO (2003) said that proper handling of attitudinal barrier is one of the most important tasks for handling barriers to effective participation and inclusion of PWDs into accessing banking facilities, services and employment. Negative attitudes and stereotypes are often related to PWDs.

From the researchers' experiences, banks often see PWDs as profoundly dependent, weak, and full of issues. This stimulates the segregation and exclusion of PWDs from many banks. Andzayi (2012); Dan (2022); Jurmang, Jatau and Jikukka (2012) affirmed that an example of attitudinal barriers in the bank's context include: holding to a belief that PWDs are dirty and not worthy to be found in a facility like bank or in the company of clean men/women, this typecast belief is habitually seen in the attitudes of bank administrators and would never desire to give room for admittance nor employment of PWDs into their facilities; this makes these PWDs feel unwelcome, it creates barrier against PWDs from entering banks to do businesses or obtain services. These PWDs simply feel stigmatized, discriminated upon and tactfully excluded by many banks.

Spungin (2003) said that physical barriers are either structural or communication barriers in banks environments that prevent access or hinder PWDs from moving into and out or around the bank independently. Examples of structural barriers in the banks include: a bank without ramps at

the entrance, narrow doorways, inaccessible doors, pathways without tactile guide markers, banks without proper lightening for those with low vision and banks without squat-style toilets, all those often create barriers to access for PWDs inside/outside banks areas.

Jatau (2019) also alleged that communication barriers may be experienced by PWDs in speaking, reading, seeing, writing and understanding. These persons often communicate in different ways to persons without disabilities, and if adaptations are not made, PWDs may be unable to understand or convey information. A bank with high (tall) service counters and information desks, create a kind of barrier for persons with physical impairment who use wheelchairs.

McCall (2003) said that institutional barriers are often created when there is no legal framework for disability inclusion or when existing laws and regulations, such as those that require programmes and activities to be inclusive and accessible to PWDs and make 'reasonable accommodation' for PWDs' specific needs, are poorly enforced. Okwudire (2012) said that institutional barriers are difficult to identify because they are often entrenched within social and cultural norms, 'but when I see one, I will know'. Examples of institutional barriers in the bank's setting include: a bank that does not adhere to the bank's policy of identifying and responding to PWDs' diverse needs by the bank; for instance, inability for a bank to provide an interpreter to assist a person with hearing impairment.

Dan (2022) lamented that lack of access to micro-finance and banking services by PWDs constitute inaccessibility to bank mainstreaming and bank inclusion which are world's contemporary issues that must not be joked with or taken for granted. Jurmang, Jatau and Jikukka (2012) lamented that PWDs are faced with severe stigmatization, deprivation, frustration, marginalization, exclusion, discrimination, segregation and negative attitude from the larger society when it comes to securing jobs in places like banks and financial institutions as a whole. To also access capital or funds from banks by PWDs for business development, it is like squeezing water from a rock as the banks will request for collaterals which many PWDs couldn't afford. Jurmang, Jatau and Jikukka then estimated that individuals with disabilities are the majority of the poorest of the poor; the largest number are jobless and without any business opportunity.

Disability is not just a mere health predicament, it is a multifarious experience that affects the person's mind or thoughts, body or physique, spirit or essence of life and the ability to function just as any other person in the society in which the person lives. Andzayi (2012) professed that disability may be physical, cognitive, mental, sensory, emotional and developmental or some combination of those, and may be present from birth or occur during a person's life.

Disability is an umbrella term connoting, activity limitation (low ability) and/or participation restrictions and is an outcome of interaction between impairment and negative environmental impact. It is a fact that most people at some points in their lives will experience one type of disability or the other (Ozaji, 2005). The researchers feel that a Person with Disability is one with 'reduced ability' as a result of an impairment. A person with disability is one faced with restriction or low/reduced ability to perform a certain task within a manner that is considered normal for human beings. Cal (2022) and Andzayi (2012) opined that a condition is considered disabling only when it interferes with activity or adjustment in an important manner. Disability is actually an effect. Banks

often focus too much attention on the defects and deficiencies of PWDs rather than on the strengths and efficiencies.

A person with disability is said to be one whose impairment reduces his/her ability to perform certain tasks. This means that there are many tasks PWDs can perform in banks; especially tasks that are not related to or dependent on the damaged organ. But the negative attitudes of banks employers are the undesirable consequences of their presumed limitations (disabilities) to work in the bank (Ozaji, 2005; Andzayi, 2012).

Other problems are, can bank access be used to: Change the emotions of PWDs to emotions of peace and tranquility? Enhance the attitude of discrimination, fear of humiliation and trauma experienced by PWDs? The aim of this investigation is to investigate the influence of Bank Access on PWDs. The specific objectives of this study are to:

- i. examine the extent to which bank admission can be used to change bank access of PWDs.
- ii. determine the extent to which bank usage can be used to change bank access of PWDs.

### **Research Questions**

1. To what extent can bank admission be used to change bank access of PWDs?
2. What is the extent to which bank usage can be used to change bank access of PWDs?

### **Research Design**

This study utilized the survey research design; specifically the cross-sectional survey. Awotunde and Ugodulunwa (2004) opined that a cross-sectional survey examines a sample from the population for the purpose of achieving any or all of the following objectives: description, explanation, and exploration. The reason for using this cross-sectional survey, is that it collected data, from the sample at this particular time and determine the influence of Bank Access on PWDs in Jos metropolitan area.

The population of this research is one hundred and two (102) PWDs in the study area. This population is found to be suitable for this study because it depicts the same characteristics (PWDs) to be used in this study. The sample size of this study comprised of forty-seven (47) PWDs. The choice of forty-seven (47) as the sample size, was informed by the fact that this was the only number that was present for the investigation and also met the requirement for this investigation: PWDs with only one specific disability (not multiple). The paucity of PWDs, the researchers understood that it was for lack of means of transportation to the investigation Centre. Therefore the sampling technique used considering those factors was the purposive sampling technique; this was a purposive sampling technique based on the following reasons as well: First, the choice of the study area where the research took place was based on purpose, the selected area had the largest group of PWDs who also met the criteria needed. Second, the researchers purposely selected: 7 PWDs with leprosy; 10 PWDs with hearing impairment; 10 PWDs with visual impairment; 10 with physical impairment and 10 PWDs with cerebral palsy who are ready for the survey research.

The said forty-seven (47) PWDs were given the instrument: Bank Access Scale (BAS) to be responded to, then obtain data for this investigation. The Chronbach's alpha reliability method was



used in this study to ascertain the suitability of the research instruments. This method was a more generalized method of estimating internal consistency. It was the average split-half correlation based on all possible divisions of an investigation into two parts. Cronbach's alpha ( $\alpha$ ) were computed from the variances of individual investigation items and variance of the total investigation scores. BAS provide response: Strongly Agreed (SA), Agreed (A), Undecided (U), Disagreed (D) and Strongly Disagreed (SD).

Cronbach's alpha is defined by the formula:

$$\alpha = \frac{K}{K - 1} \frac{[1 - \sum S^2 \text{ items}]}{[S^2 \text{ test}]}$$

Where  $\alpha$  = Cronbach's alpha

K = Number of items

$S^2$  = Variance

The reliability of the instrument obtained using Cronbach's Alpha Coefficient index was 0.793 for BAS. BAS is basically divided into Sections A. and B. Section A. was the Bio-data of the respondents and Section B. has eight (8) items via which the respondents responded to. Those are list of items that sought to collect the bank access of the respondents.

The respondents' responses were collected and used; the sample items: 1, 2, 3, 4 and 5 were used to test research question one, while items 6, 7 and 8 were used to test research question two. Respondents were asked to tick ( $\checkmark$ ) items from the options that best expressed their minds. The scale used for scoring each of the items on bank access was the five points Likert Scale rated: Strongly Agreed (SA: 5 points), Agreed (A: 4 points), Undecided (U: 3 points), Disagreed (D: 2 points) and Strongly Disagreed (SD: 1 point).

Two experts were used to establish the validity of BAS. This is to ensure that, the contents of the instrument are applicable and effective for use with the sample, and these experts judged and guided the researchers in making revision of the items for content validity. The items on the instrument were judged for the instrument's comprehensiveness, adequacy and relevance by the experts. The validity index of the instrument was generated to be 0.801. The two research questions were answered using simple means, frequencies, percentages, standard deviation and tabled.

## Presentation of Results

**Research Question One:** To what extent can bank admission be used to change bank access of PWDs?

**Table 1: Extent to which bank admission can be used to change bank access of PWDs**

Determinant Factors	Respondents' Responses					Total	Mean ± SD
	SA	A	UD	D	SD		
<b>Entrance/Entry Based</b>							
My bank needs ramp for entry.	17(36.2)	24(51.1)	3(6.4)	3(6.4)	0	47(100)	4.17±0.82
My bank's entrance needs to be disability compliant.	7(14.9)	17(36.2)	11(23.4)	12(25.5)	0	47(100)	3.40±1.04

### Enabling Facilities Based

My bank facilities cater for PWDs.	4(8.5)	3(6.4)	20(42.6)	16(34.0)	4(8.5)	47(100)	2.72 ±1.02
There are no services for PWDs in my bank.	10(21.3)	28(59.6)	3(6.4)	6(12.8)	0	47(100)	3.89 ± 0.89

### Employment Based

There is need to employ PWDs in my bank.	8(17.0)	39(83.0)	0	0	0	47(100)	4.17 ± 0.38
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Source: field data 2022

Table 1 shows the Extent to which bank admission can be used to change bank access of PWDs. Based on the mean and standard deviation, Entrance/Entry Based determinant factor had  $4.17 \pm 0.82$  and  $3.40 \pm 1.04$  is ranked highest, followed by Employment Based determinant factor had  $4.17 \pm 0.38$  and Enabling Facilities Based determinant factor had  $2.72 \pm 1.02$  and  $3.89 \pm 0.89$  ranked third. This implies that Entrance/Entry Based determinant factor is the most important factor (bank admission/access) with the highest (to a great extent).

**Research Question Two:** What is the extent to which bank usage can be used to change bank access of PWDs?

**Table 2: Extent to which bank usage can be used to change bank access of PWDs.**

Problems Hindering	Respondents Responses					Total	Mean ± SD
	SA	A	UD	D	SD		
I need special needs services in my bank.	7(14.9)	37(78.7)	0	3(6.4)	0	47(100)	4.0213±0.64
Bank area usage has affected me negatively.	7(14.9)	27(57.4)	6(12.8)	3(6.4)	4(8.5)	47(100)	3.6383±1.09
My bank allows me to use special facilities.	10(21.3)	14(29.8)	10(21.3)	13(27.7)	0	47(100)	3.4468±1.12

Source: field data 2022

Table 2 shows the extent to which bank usage can be used to change bank access of PWDs to a great extent. Based on the mean and standard deviation, special needs services with mean and standard deviation  $4.0213 \pm 0.64$  ranked first. Bank area usage had  $3.6383 \pm 1.09$  ranked second and the use of special facilities had  $3.4468 \pm 1.12$  ranked third. This implies that the major problem on which other problem lied is lack of special needs services.

## Discussion of Findings

The first research question revealed that Entrance/Entry Based determinant factors were effective in improving bank access of PWDs to a great extent. Similarly, the second research question showed that bank usage can be used to change bank access of PWDs to a great extent. These results strengthened the position of Ehiamentolor, Osu-Nwufo, Makeri-Yahaya and Oladunjoye (2018) who averred that bank usage can be enhanced by bank access and that bank access enhances bank usage to a high extent.

## Conclusion

This study has substantiated that bank access by PWDs can change bank admission, usage and even employment of PWDs to a great extent. Bank access enables PWDs to deposit, withdraw and borrow money. However, bank managers and administrators need to work on their attitudes and policies to consciously and deliberately work to create space for PWDs in banks and other financial institutions in order to strengthen purchasing and retailing banking amongst PWDs.

## Recommendations

The following recommendations are made based on the strength of the research findings:

1. Government and nongovernmental organisations should be made such that they are committed to helping PWDs in the area of entrance/entry into banking infrastructures to obtain services.
2. Government and private settings such as banks, must ensure that banks are accessible to PWDs, especially when it comes to removal of physical barriers, communication barriers and institutional barriers in banks.

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