



Website:<https://blindlead.org/>

Project Proposal On Accessible and ATMs Talking

Implementing organization:

Name of the organization: Blind Lead Trust Shillong

Background of the organization:

Blind Lead Trust is a non-profit organization that has been registered on 26th June 2018 as a Public Trust, Its aim is to bring up equal opportunities in education and learning for the visually impaired by providing them free training course, free hostel and to bring up the welfare of the society for blind community by planning the project which is required for the blind people in order to get them a job, to proceed and to bring a free training courses in an accessible way to the citizens of Visually Impaired in the state of Meghalaya and across the country in general. In the state of Meghalaya there are no institutions or organizations which provide free educational training courses for blind people, it is only the Blind Lead Trust who aims first to do that.

Blind Lead Trust has a trustee,staff and fellowships who are being trained and to learn. It provides free education for the underprivileged visually impaired both in rural and urban areas. At present The organization has an office address in Nongthymmai Lawjynriew Lumbasuk A and also we have the official website,facebook page in the name of Blind Lead Trust as well as trust deed. BLT India is a non-profit organization based in Shillong, Meghalaya with the mission to protect the rights of the blind and visually-impaired and to also make improvements for the future of the young blind people, to help them to fill their dreams, to participate in society and be more independent and self-sufficient.

- Aims and Objectives of the Organization:**
1. To undertake programmes/projects for the personal development and for the benefit of blind and low-vision, including education, awareness,independence and productivity.
 2. To undertake programmes/projects for the socioeconomic development and social integration among blind and low-vision people.

3. To promote and propagate awareness of blind persons rights and abilities among young blind people themselves and all the members of their communities.
4. To undertake any other objects of public utility.

Introduction

Talking ATMs is a type of Automated Teller Machine (ATM) that provides audible instructions so that people who cannot read an ATM screen can independently use the machine. Talking ATMs is an important machine for the visually impaired people. An ATM is an electronic banking system that allows customers to complete basic transactions without the aid of a branch representative or teller. It provides service round the clock. The customer can withdraw cash up to a certain limit during any time of the day or night.

According to National Policy on Disability which was published in 2006, 75 percent of persons with disabilities live in rural areas and 49 percent of the disabled population is literate and 34 percent are employed. The World's first talking ATMs for the Visually Challenged people was NCR (National Cash Register) machine unveiled by the Royal Bank of Canada on October 22, 1997, whereas the Union Bank of India on 6th June 2012, launched a "Truly Accessible Talking ATM" at Blind People's Association Vastrapur, Ahmedabad. Bank's first Talking ATMs was inaugurated by the chairman & Managing Director Shri D. Sarkar. In the year 2008, RBI directed all banks to offer services like loans, cheque books, net banking, locker facilities and ATMs to visually impaired people without any discrimination. The order was then re-issued by RBI in 2012 asking banks to set up screen reading software and Braille keyboard in ATM machines. What RBI asked was to make at least one-third of the ATMs accessible, but the reality is far from that. As per the RBI notification, the banks are therefore bound to ensure that all the banking facilities such as cheque books are offered to the visually impaired without any discrimination. These facilities should include third party cheques, ATM, net banking, locker, retail loan and credit card facilities. Advise their branches to render all possible assistance to the visually impaired for availing the various banking facilities.

Problem statement:-

When it comes to Meghalaya, the differently abled people are facing lots of laborious work on how to use the ATMs, and also these people don't have the facilities to make them accessible for using the ATMs. Visually impaired people might also face problems in distinguishing details on cheques and other financial instruments which, unlike currency, do not have physically distinguishable marks on them. Visually impaired customers often face a lot of problems while using ATMs, because the keys are not marked with recognisable lettering in Braille. Even when there is a token raised symbol on the middle key or Braille markings on the keypad for tactile recognition, there is still the problem that what is being displayed on the touchscreen, as well as the instructions on how to proceed with a transaction are not capable of being communicated. Most ATMs in India are not equipped with an audio jack, and so can't be used by blind customers who want to connect headphones and hear the display on the screen. Many bank branches in Meghalaya are having lack of Knowledge for visually Impaired on how they are using the ATMs. They don't have the trust to give the ATMs card for the differently abled where they want to apply even if the individual accounts are not being allowed to open by the Bank branches for the Blind people they consider them to open a joint account instead of individual or to have their own witness in order to get their individual account. Especially in the rural areas the Visually impaired have always requested bank branches to get their own account or ATM card but no chances are given to them.

Absolutely some of the Blind people specifically knew that all the ATMs have their earphone jack which means that the ATMs are accessible for them and also found that the talking software which has been installed in the ATMs is functioning but the sound is not clear but the duty depends on those Bank workers to make proper facilities. Since, the RBI(Reserve Bank of India) had given the opportunity for the Blind People to use the talking ATMs, nobody is paying attention related to this talking ATMs issue in Meghalaya. Therefore, we the BLT really have this desire to overcome all this issue to make the ATMs more accessible. So, we took the initiative that all the ATMs should function well and every headquarter of the District should acquire the Talking software in ATMs that will bring equal opportunities.

Goals: To achieve all the Blind customers in using the talking ATMs and transactions Independently.

Objective:

1. To examine the different functions of various Branches in all talking ATMs.
2. To help the visually impaired in obtaining knowledge on talking ATMs facilities.
3. To build a Career of talking ATMs for Blind Users.

4. To educate the visually impaired on how to use talking ATMs and transactions.

Proposed plan:

Project area : Each Headquarter of the District in Meghalaya.

sl.no	Name of the District	Headquarter	Distance in Kms from Shillong
1	East Jaintia Hills District	Khliehriat(Group-1)	89 kms
2	West Jaintia Hills District	Jowai(Group-2)	65 kms
3	East Khasi Hills District	Shillong(Group-3)	6km
4	West Khasi Hills District	Nongstoin(Group-4)	100 kms
5	South West Khasi Hills District	Mawkyrwat(Group-5)	76 kms
6	Eastern West Khasi Hills District	Mairang(Group-6)	44 kms
7	Ri Bhoi District	Nongpoh(Group-7)	51 kms
8	North Garo Hills District	Resubelpara(Group-8)	233 kms (Tura to Resubelpara-65 kms)
9	East Garo Hills District	Williamnagar(Group-9)	243 kms (Tura to williamnagar-69 km)
10	South Garo Hills District	Baghmara(Group-10)	286 kms (Tura to Baghmara-107 kms)
11	West Garo Hills District	Tura(Group-11)	303 kms
12	South West Garo Hills District	Ampati(Group-12)	352 kms (Tura to Ampati -49kms)

Sampling plan: 1 year

Target group: Visually Impaired and Low Vision.

Project Work Plan:

Overview of this project, The Blind Lead Trust Organization wants to apply this project in the field in order to find out how the facilities of ATMs in Meghalaya are accessible for the visually impaired or not. The blind user faces problems everyday, Where many of the transactions require personal presence and if proper infrastructural facilities are not provided then it may lead to many hindrance in the day to day life. There is a lack of understanding of their needs. Persons with disabilities face many obstacles when it comes to living a normal life. It becomes very difficult for differently abled especially for the visually impaired to use public facilities due to lack of accessibility. Barrier free environment makes the differently abled independent and enhance the accessibility to the facilities and services as for a normal person.

The area that this project was proposed to cover each headquarter of 12 District in Meghalaya, this project was focused on the Accessibility of Talking ATMs for the Blind people. This project was aimed to improve the accessibility for the visually impaired because most of the people in Meghalaya have little knowledge about the Talking ATMs.

In this project the organization shall conduct a survey and test the ATMs which are available in every headquarter of the District and how they function whether they are accessible for the visually impaired to be audible or not. In this project we try to compare how they function for the blind user and sighted. After the different functions have been found, the talking ATMs can help the visually impaired obtain the knowledge on how to use the talking ATM to be available for transactions and how they can be independent. Also it teaches the visually impaired on how to manage and control the ATMs whether the facilities are accessible for the visually impaired or not. In this project there will be 3 groups. Each group divides 2 persons in one group, one is sighted and the other is visually impaired and the target areas of this project are in 12 headquarters of the District and especially the ATMs which are available in the Hospitals, colleges and schools, in the main areas. After we have done the survey and others related to this project, then we will need to start to plan for the syllabus on how we can provide the training to other Blind and Low Vision people for those who are in need. There are many blind and low vision people who do not know how to use this type of machine and they really want to know and learn about it, they need to be independent and to stand by their own feet. But the thing that was made for them in order to use the ATM Card and other services by the banks is because we don't have the access in the Machines otherwise we are very confident to use them. Therefore, we know that we have the right to claim these opportunities so that the future of blind and low vision people will grow up and they will have a bright future. From a long time ago, the visually impaired citizens really wanted and dreamed about it and to have great access to each and everything or everywhere, but we can't have them at all. So, according to the state of Meghalaya, we the visually impaired from ourselves feel that it is the right time for us to come in front, to stand on the stage

and to take the initiative of what are the possibilities and what are not for the blind and low vision community.

the materials that are needed for this project are as follows:

- Earphones- We need earphones to plug into the audio jack while testing the ATMs for the visually impaired.
- Bluetooth and aux - In this project we need Bluetooth while we test the ATMs to connect the sound that would be able to hear properly as a loudspeaker and also it would be easy to teach for the visually impaired who don't know how to use ATMs.
- Mobile Phone- In this project we need a Mobile Phone to take photos while using the ATMs and also for taking a video.
- Camera stand- In this project we need a camera stand while taking a video during testing the ATMs it would make the video stable and landscape.
- Wifi- In this project we need wifi while we need to update about the project and also can help us to the area where the internet connection is not stable.
- Laptop- In this project we need Laptop for writing the report and to update what we have done in a day while testing the ATMs.

In this project after finding the different functions of the Talking ATMs in Meghalaya we on behalf of the Organization if we find any facilities that aren't accessible for the visually impaired then will try to approach the higher authority to make all the ATMs accessible for the visually impaired.

In 2018 the Director of BLT had done a test on some ATMs in Shillong, he found that the ATMs are not having the talking software and also they are not accessible for the visually impaired the Director took a step to meet the incharge of the ATMs in Shillong and discussed with him about the talking ATMs but most of the bank workers are not having the knowledge about it. So, after a few months the Director had tested the ATMs again and found that they had started to improve the facilities of the ATMs. The BLT wants to survey how the talking ATMs work in 12 districts in Meghalaya.

Project Administration:

1. Project Manager
2. Project coordinator
3. Accountant
4. Field Investigator

Budget of the Project:

Sl no.	Particular	Specific Reason	Total expenses
1	Project Manager	15000*12	180,000
2	Project coordinator	12000*12	144,000
3	Accountant	12000*12	144,000
4	Field Investigator	12000*12	144,000
3	Travel Expenses to East Jaintia Hills District	Shillong to Khliehriat 1000 each person 1000*2	2000
4	Travel Expenses to West Jaintia Hills District	Shillong To Jowai 550 each person 550*2	1100
6	Travel Expenses to East Khasi Hills District	survey to 10 areas in Shillong 100 each person 100*10 trips=1000	1000
7	Travel Expenses to West Khasi Hills District	Shillong to Nongstoin 1200 each person 1200*2	2400
8	Travel Expenses to South West Khasi Hills District	Shillong to Mawkyrwat 800 each person 800*2	1600
9	Travel Expenses to Eastern West Khasi Hills District	Shillong to Mairang 500 each person 500*2	1000
10	Travel Expenses to Ri Bhoi District	Shillong to Nongpoh 400 each person 400*2	8000
11	Travel Expenses North Garo Hills District	Tura to Resubelpara 2000*2	4000
12	Travel Expenses to East Garo Hills District	Tura to Williamnagar 2000*2	4000
13	Travel expenses South Garo Hills District	Tura to Baghmara 2000*2	4000

14	Travel expenses to West Garo Hills District	Shillong to Tura 3000*2	6000
15	Travel Expenses South West Garo Hills District	Tura to Ampati 2000*2	4000
16	Food Expenses	The expenses of food for whole project	25000
17	Hotel fees	3000 for one night, free wifi, breakfast, laundry lunch breaks, beds, table, cyser 3000*8	24,000
18	Volunteer	500*5=2500(volunteer to help the team in Garo Hills for translation) 3750*2=6500 volunteers who are Visually Impaired to accompany together in order to survey for this Project from the divided teams.	10000
19	Miscellaneous		50,000
19	Total amount		760,100

Conclusion:

The organization of Blind Lead Trust Shillong wants to conclude that according to the RBI that the banking facilities (including cheque book facility, operation of ATM, locker, etc.) cannot be denied to the visually challenged as they are legally competent to contract And every ATMs installed as talking ATMs with Braille keypads and placed them strategically in consultation with other banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality for catering to needs of visually impaired people, this was very helpful for the differently abled.

Information about the ATMs: Banks should also bring the locations of such talking ATMs to the notice of their disabled customers.