

Fostering Financial Literacy for the Visually Impaired: Improving Accessibility and NGO Collaboration

Tianyi Zhang, Ethan Ning, Jayden Ng, Jason Zou and Gary Zhang

Dulwich College Beijing, China

DOI: 10.46609/IJSSER.2024.v09i09.029 URL: <https://doi.org/10.46609/IJSSER.2024.v09i09.029>

Received: 20 August 2024 / Accepted: 10 September 2024 / Published: 25 September 2024

ABSTRACT

This research paper examines the importance of financial literacy, and the specific challenges faced by visually impaired individuals in China. Financial literacy is vital for making informed monetary decisions and safeguarding against exploitation. The visually impaired population in China, estimated at 17 million, encounters difficulties in perceiving boundaries, understanding regulations, and accessing technical documents, making them more vulnerable to exploitation by employers. Limited access to microfinance, portfolio diversification, and labor arbitration tools further compounds their challenges. A questionnaire revealed a lack of public knowledge about financial rights and labor laws protecting visually impaired individuals, along with a consensus that more attention should be given to their rights and interests. Our innovation project developed Braille guidebooks, launched online platforms, and started promotional campaigns. By collaborating with Beijing Hong Dan Dan Charity, we facilitated connections with schools, distributing over 100 guidebooks to over 500 visually impaired students across 20 schools. The successful implementation of the guidebooks and multimedia platforms demonstrates potential for positive social impact in addressing the financial literacy needs of visually impaired individuals in China.

Keywords: Financial Literacy, Visual Impairment, Braille, Multimedia

1. Introduction

Financial literacy is an incredibly useful tool in the modern world, and having a proficient amount of financial knowledge comes with tremendous benefits. However, it is not easy to simply become “financially literate.” The visually impaired are a group in which their disability significantly hinders their ability to achieve financial literacy. By visually impaired, we are referring to the individuals who suffer from vision loss, whether it is complete blindness or just partial. It becomes obvious why it may be such a challenge for them; the modern financial world

is highly visual and digitalized, and so it leaves the visually impaired vulnerable in daily work-life activities. With the aim of combatting this issue and empowering the visually impaired, our innovative solution involves a multi-sensory educational package teaching financial literacy tailored specifically to the visually impaired; including braille guidebooks on financial literacy and a podcast series that goes along with it. Over the course of this paper, we delve deeper into the prevalence of these issues in China and the specific actions taken towards solving them.

2.Essential Research

2.1 An Overview of Visual Impairment in China 2.1.1 Importance of Financial Literacy

Financial literacy refers to the possession of skills and knowledge for an individual to make educated monetary decisions. This may involve understanding the basics of budgeting, recognizing scams, and knowledge of employment, labor laws, and rights.

Literacy, specifically in managing finances, and competency in navigating realms of monetary resources are essential, as China reports over 60 million netizens having undergone financial frauds. As a soft skill beyond academic curriculums, financial literacy serves a significant importance in life, often essential to making informed decisions and preventing exploitation. Specifically, within a population with large sections educated solely vocationally without any higher degrees, a lack of this technical knowledge will induce risks of exploitation due to not knowing fundamentally “the right and wrong.”

2.1.2 An Introduction to Visual Impairment: Problems Faced and Context

Visual Impairment is a significant issue within China, affecting a total of 17 million individuals (about the population of New York). Within the working population, visually impaired workers face grave challenges as perceiving boundaries, regulations, and highly technical documents (e.g., contracts) become extraordinarily difficult, hence leading to higher susceptibility to exploitation from employers. According to our primary sources through interviews, common exploitation occurrences include a lack of employee benefits, formal documentation, or work contracts. As a result of this, employers can dismiss these workers at will or simply pay them less than agreed upon, as there is no reference document or employment contract. To compound this issue, no formal labor contracts, and the lack of standardized insurance policy (五险一金

“Five Insurances One Fund”) is practically a normality within industries consisting of high proportions of visually impaired workers. This indicates that refusing unequal workplace treatment can simply mean no work, as such occurrences are normalized.

Additionally, inadequate and incompetent access to microfinance, portfolio diversification, and labor arbitration tools indicates that beyond the inability to complete fundamental financial and legal tasks, the visually impaired are also exceedingly prone to exploitation. Without sufficient access to these basic tools, it is hard for visually impaired workers even to understand their basic rights and available actions, let alone uphold them.

Furthermore, a lack of these skills and tools will also inevitably lead to misallocation of personal resources. Financial exclusion towards visually impaired individuals results in severe disadvantages, as the inability to reach out to financial resources such as microloans may lead to inequality in relief during times of financial emergencies.

2.1.3. General Public Perception: Visual Impairment and Financial Literacy

Out of the 806 results collected from our published questionnaire that were sent to people without disabilities, 70.4% of people had either “some knowledge”, "very little understanding" or "almost no understanding" financial rights and labor laws for visually impaired people. The following are some of the key preliminary conclusions drawn from the questionnaire:

(1) Almost half of people (48.26%) do not know the rights and interests of the visually impaired are protected in the financial and legal fields. The nuance difference between these percentages highlights the need to raise awareness on relevant areas.

(2) Most people (60.42%) believe that the protection of the rights and interests of the visually impaired in the financial and legal fields has received insufficient attention. This is often implies the under appreciation and acknowledgement of relevant campaigns and promotional adverts.

2. 你是否了解视障人士在金融和法律领域的权益保障情况? [单选题]

选项	小计	比例
A. 是	417	51.74%
B. 否	389	48.26%
本题有效填写人次	806	

5. 你认为视障人士在金融和法律领域的权益保障是否得到了足够的关注和重视? [单选题]

选项	小计	比例
A. 是	319	39.58%
B. 否	487	60.42%
本题有效填写人次	806	

(3) Most people (72.33%) are willing to contribute to the protection of the rights and interests of the visually impaired in the financial and legal fields. This is a good indication of our potential success in our project, as the majority of answers suggests the willingness to make a change.

7. 你是否愿意为视障人士在金融和法律领域的权益保障做出贡献? [单选题]

选项	小计	比例
A. 是	583	72.33%
B. 否	223	27.67%
本题有效填写人次	806	

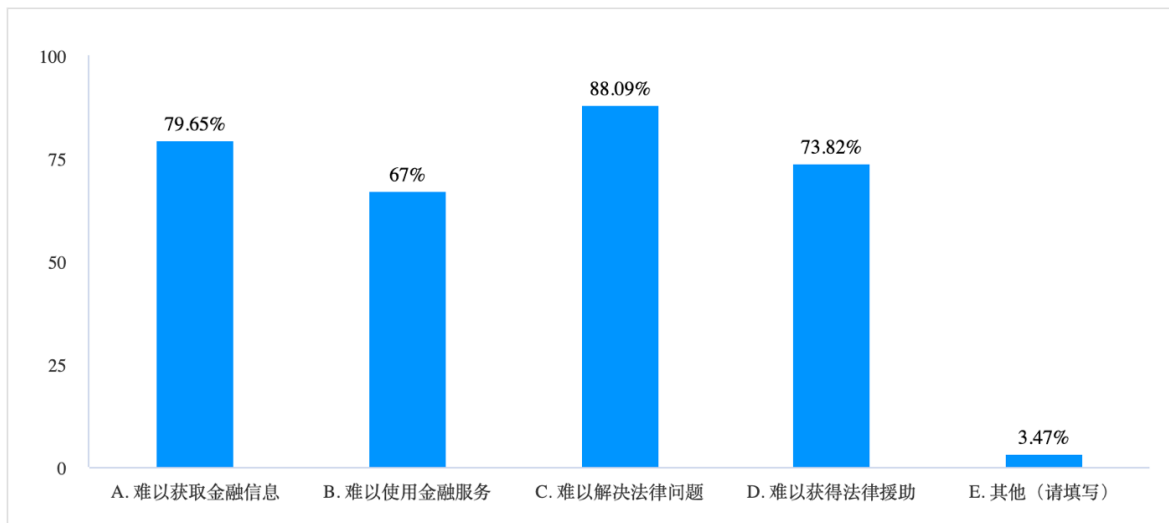
(4) Most people (68.36%) think that a Braille handbook on financial literacy and labor laws is important for the visually impaired. This allows us to find and explore the true need of a braille handbook, where the significant disparity justifies the need for it.

6. 你认为一个关于理财知识和劳动法律的盲文手册对视障人群重要么? [单选题]

选项	小计	比例
A. 是	551	68.36%
B. 否	255	31.64%
本题有效填写人次	806	

(5) The vast majority of people (88.09%) think that visually impaired people face difficulties resolving legal issues.

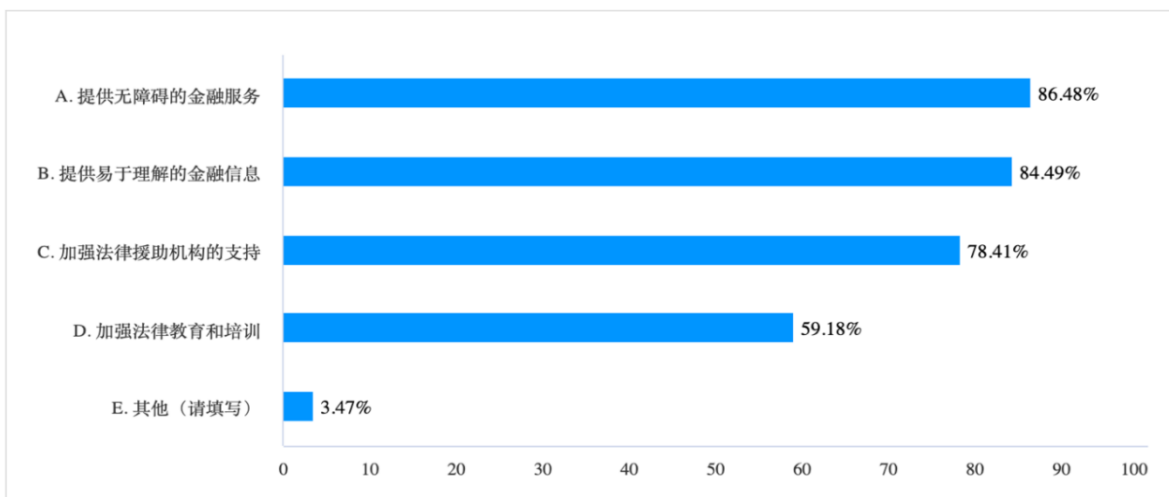
(6) The vast majority of people (79.65%) think that visually impaired people face difficulty in obtaining financial information



(7) The vast majority of people (86.48%) think that accessible financial services should be provided for visually impaired people

(8) The vast majority of people (84.49%) think that easy-to-understand financial information should be provided to visually impaired people

(9) The vast majority of people (78.41%) believe that legal aid institutions should strengthen support for visually impaired people



These surveys have presented valuable insights into citizens' perspectives regarding the visually impaired and financial well-being and literacy. Through the responses, it can be deduced that most people are aware of the issues that visually impaired individuals face in society regarding

financial services and believe that there has been insufficient attention and effort placed into improving accessibility to these financial services. Many solutions have been presented as being highly beneficial according to the respondents, which could include braille guides or legal aid institutions. The responses are generally reliable; the larger diverse sample size allows us to take into consideration the outliers: the bankers and NGO workers who are experts in relevant areas.

We decided to conduct a multifaceted approach to tackling the issue of the visually impaired and their lack of financial literacy. We first investigate the root cause and then develop corresponding solutions. We then extended our primary research by conducting surveys and interviews with the visually impaired populace in China (explained in section 2.22) to find the crux of the issue and have a better overview of the problem.

2.2. Significant Issues Faced by The Visually Impaired

2.2.1. Education for the Visually Impaired in China

Education of the visually impaired in China faces significant blockades. Currently, national education systems for the visually impaired from ages 0-8 support only 15% of the total population within that bracket.

Additionally, current education systems for the visually impaired is also problematic. Secondary education institutions for the visually impaired consist majorly of vocational education and specialized training towards gaining skilled, blue-collar jobs, indicating that high-level soft skills, including financial and economic literacy, are barely introduced, hence causing a significant gap in understanding crucial applicable soft skills.

2.2.2. The Needs of Visually Impaired People

Workers with visual impairments face heightened difficulties when navigating our predominantly visual society. For instance, individuals who are visually impaired lack the ability to perceive visual data, such as graphs, vital legal contracts, and financial documents. Additionally, they encounter challenges in accessing online banking, financial platforms, and other digitalized tools. Even seemingly routine tasks like bill payment, ATM usage, tax payment, borrowing, and saving money can prove demanding for those with visual impairments. Hence, it is vital for visually impaired people to have adequate and competent access to financial knowledge and tools. These needs are confirmed by a questionnaire completed by 401 visually impaired individuals from around China. Below is a diagram compiling the distribution of responses from visually impaired people around the country as well as the analytics of our questionnaire. This diagram encapsulates a variety of different responses to different questions.

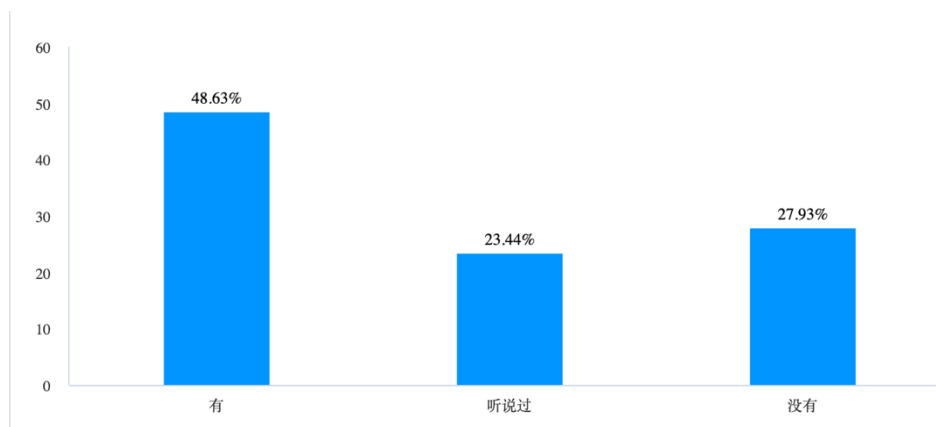
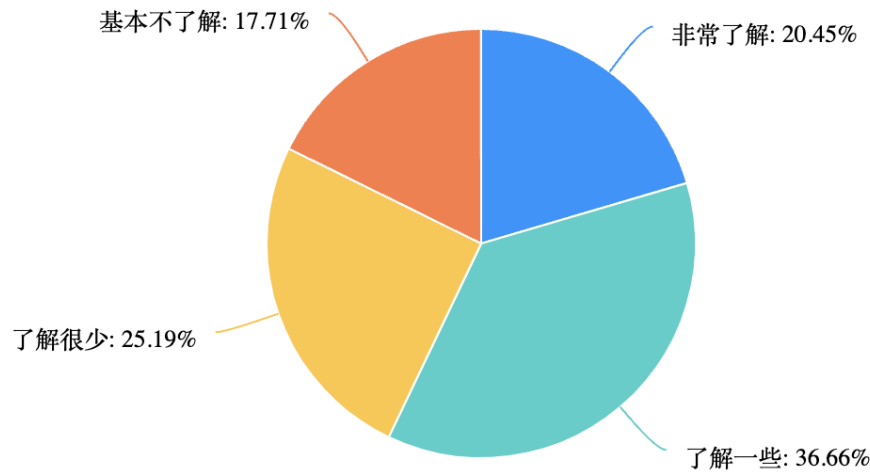


The following are some of the key preliminary conclusions drawn from the questionnaire:

(1) The vast majority of visually impaired people (79.55%) had either “some knowledge”, "very little understanding" or "almost no understanding" of financial rights and labor laws. The exceptionally low rate of financial literacy serves as a caveat for us to act make a change.

(2) Most visually impaired people (72.07%) have either been personally treated unfairly at work or have heard about other visually impaired people being treated unfairly. The explores ubiquitous and omnipresence of the issue, it is rather severe and needs to be minimized.

(3) Most visually impaired people (68.83%) believe that the lack of financial literacy has caused difficulties for their lives.



第7题：缺乏理财知识是否对您或您认识的视障人士造成了困难？ [单选题]

选项	小计	比例
是	276	68.83%
否	125	31.17%
本题有效填写人次	401	

These three survey results demonstrate a clear lack of services targeted toward helping visually impaired workers on financial or labor laws. This has been a major contributing factor to the majority of visually impaired workers being treated unfairly at work. Furthermore, many respondents have stated how they believe they have sub-optimal levels of understanding regarding personal financial rights, which also indicates a low level of financial literacy. This

has, as a result, caused many of these workers to face challenges due to their lack of financial literacy. Therefore, it is crucial that extensive efforts be made to promote financial rights to such workers, ensuring decreased exploitation and increased financial and legal well-being.

Interviews/Focus Groups

Another form of primary research we did to gain qualitative data is through our interviews with visually impaired individuals. We asked about their experiences, employment, and financial challenges. For our solutions to attain the best possible results, our primary research aims to fully encapsulate the realities they face. We interviewed them with 5 financial-related questions.

Question: Can you share your experiences with finding and maintaining employment as a visually impaired individual?

Summary of Answers: Responses include difficulties in securing employment due to discrimination or lack of accessibility. Many participants express disappointment with low wages and limited career advancement opportunities despite possessing relevant skills and qualifications.

Question: Have you ever felt pressured or unsure about the terms and conditions presented to you in contracts?

Summary of Answers: Participants describe experiences of feeling overwhelmed or disadvantaged in contract negotiations due to a lack of understanding or accommodation of their visual impairment. Some instances of signing contracts without fully grasping the implications or feeling coerced into accepting unfavourable terms.

Question: How do you manage your finances as a visually impaired individual?

Summary of Answers: Answers vary, but common themes include reliance on accessible banking technologies or assistance from trusted individuals. As a matter of fact, many of the older aged interviewee preferred cash rather than technology to manage finance as cash are braille embedded.

Question: What support services or resources have you attempted to use/ already used in your job search or career advancement?

Summary of Answers: Participants mention about a common group chat where they can share hiring ads for the massage stores. They also sought help in disability advocacy organizations to navigate the job market. Some express satisfaction with available support services but also highlight gaps in accessibility or effectiveness.

The interview generally points out how there is most of the target audience for us to provide help on. These qualitative responses allow us to indulge into deeper understandings of this niche circumstance.

2.3. Analysis of Actions Undertaken to Address Lack of Financial Literacy for Visually Impaired People

2.3.1. Actions Taken by the Government

The Marrakesh VIP Treaty is a worldwide policy agreed upon by many governments and nations worldwide. This powerful policy allows individuals to override copyrights to aid and translate into forms beneficial for the visually impaired population. It enables copyright exceptions to produce accessible versions of books and enables import and export of these translated books. This policy was implemented and signed in 2013 by 120 parties in 93 countries, including China. This policy, known as MVT is designated to all people with different degrees of impairment, including blindness, visually impaired and print disabled. As the WIPO has claimed, this is a viable solution to the visually impaired population's "book famine". This brings an opportunity for many of the visually impaired to gain easier access to textbooks and many financial guides that would benefit their understanding of financial literacy at less cost within simpler reach.

During our communication with a leading braille printing supplier, we were informed that many Chinese banks are obligated to print and provide many guides in braille to prevent frauds and fraud. The supplier mentioned that these guides are provided on many banks' bookstands. This is a great policy as we already see how the banks are aiming to raise financial literacy, hence reducing the visually impaired populace in getting fraud and phished.

2.3.2. Actions Taken by Non-governmental Organizations

Wide-reaching non-governmental organizations, including Beijing Hong Dandan (北京红丹丹), have taken extensive action within China. For example, they offer a comprehensive online program called "e-seeing the world," which has helped educate young blind students across China on a multitude of significant topics relating to the world that blind vocational schools failed to provide.

Similar workshops have been offered in person by HongDandan. This includes educating visually impaired individuals about the technological world and how they can access and benefit from utilizing it. These workshops can also help drive personal development, allowing these individuals to enhance vital soft skills crucial to the application in the real world, such as budget financing and communicational skills enhancement.

The WSB (World Services for Blind) provides financial training aids to visually impaired people who are about to enter adulthood and face total financial independence away from their family and friends. It is course guided and supported by certified experts who are competent and trustworthy in the area of financial knowledge. This service provides general knowledge of risk management, budgeting, cost calculations and taxes. This service can be registered online, from their official website.

2.3.3. An Evaluation of the Actions and Assessment of Unresolved Issues

2.3.3.1. Evaluation of NGO Solutions

HongDanDan's broad range of services and workshops have proven to be quite impactful. They span across various regions in China and have led to them building meaningful connections with lots of blind schools. Their high traction ordained a substantial level of success within aiding endeavors.

However, a lack of organizational structures and sharpened focus towards specific skills in helping the visually impaired constitutes as a large factor preventing Hong Dandan from delivering and educating financial literacy skills.

Therefore, while visually impaired individuals who have undergone workshops or education by HongDanDan might be equipped with the necessary financial and soft skills to succeed in jobs or to ensure personal rights are met, the majority of visually impaired individuals do not have equal access, as both a lack in focus and long-term commitment (due to the fact that the workshops are usually one-off) fetches ineffective effects and a lack in depth of solving issues.

In our investigation in the outcome of The WSFB project, we realized how they had a well-designed, compendious webpage; a degree of simplicity would benefit the reader to understand their purpose. The main drawbacks that hinder the success of this outcome are its lack of public exposure and recognition. In our continuous research, this webpage was found at the bottom of many search engines, indicating that it is not popular for the public nor frequently browsed.

Another gap was that the webpage lacks detailed information about this service. The brevity of the introduction lead to many uncertainties for the user and was rather ambiguous.

2.3.3.2. Evaluation of Government Action

The Marrakesh VIP Treaty implemented in China is successful to some extent. From a meeting we had with a visiting public policy official we met at Hong Dandan, we were told that the MVT policy was not yet effective in China as the translation processes of works into braille incurs large costs without bearing. In our meeting with an educated visually impaired scholar, he

informed us that the firms lack the financial incentive to conduct the translation of many documents and books despite the patents and copyrights are free as it is hard to fulfill the provision of such multitude of educational materials given the niche market and limited demand.

Government legislation in acquiring banks to produce braille guides in investments and fraud can prevent raise financial literacy and understanding in banking. However, there are shortcomings in these solutions. The supplier told us that the posters and guides are very generic, in which it only serves the purpose of countermeasures, simply as a bureaucratic process to fulfill legislative requirement. Instead of delving into the details, it only briefly summarizes the required ideas, a measure of minimalist compliance serving little true help. Therefore, this suggests how there is currently a lack of “in-depth explanation” of this financial knowledge.

3. Innovation Design

3.1 Primary Educational Pathways: A Multidimensional Approach to Sensory

Input Preferences

Our primary approach to targeting the insufficiency of financial literacy education is through direct upskilling, specifically through increasing awareness and education. Taking a preventative approach, we aimed to create generational influence from a bracket of teens aged 14-18 before they enter society.

3.1.1 Comparative Advantage to Existing Solutions

From many existing models which aims to increase accessibility of financial literacy resources within the visually impaired community, most current solutions provide little to no overarching connective pathways that enable the visually impaired to engage in interactions and reach out for help actively. The most mature solution currently available is a training course on financial literacy by World Services for The Blind as aforementioned. Though it provides tailored solutions for individual customers, it by no means offers any storage of mastered knowledge nor any opportunities for scaling at a greater scale due to the high individuality of each solution.

Hence, to compensate for many of the shortcomings of current solutions, our solutions are designed to, firstly, create sustainable, active interactions between the visually impaired, such as providing instructions where they can not only just learn but also dynamically apply these soft skills. Also, we strive for our solution to provide constant access for the visually impaired, where resources are readily available and accessible to foster sufficient understanding instead of ineffectual one-off experiences. Additionally, we also further customized the solution towards our targeted audience, in which our products are designed for a specific age bracket of the

visually impaired (14–18-year-olds) in order to strike the most prevalent issues with the highest possible effectiveness and precision by pinpointing a smaller target.

Lastly, to tailor our solutions to fit the societal contexts of the visually impaired, we provided two sensory inputs, tactile and auditory, to achieve the highest efficiency in upskilling our end-user, as certain individual preferences towards knowledge input as well as different literacy rates heavily affect the real productivity and successfulness of educating our audience. Providing both easily comprehensible sources of content through audio as well as the less easily accessible yet highly efficient and sometimes preferred books in braille will be able to maximize the yields of our project.

3.1.2. Braille Guidebook and Nationwide Distribution

The most crucial guiding compass on our educational approach is our financial literacy guidebook, titled: "Grasping Future: A Financial and Legal Guide for The Visually Impaired Youth." (触摸未来: 献给少年视障者的金融及法律指南) written in braille that consists of ten chapters and approximately 60 pages. The chapter headings consist of the following:

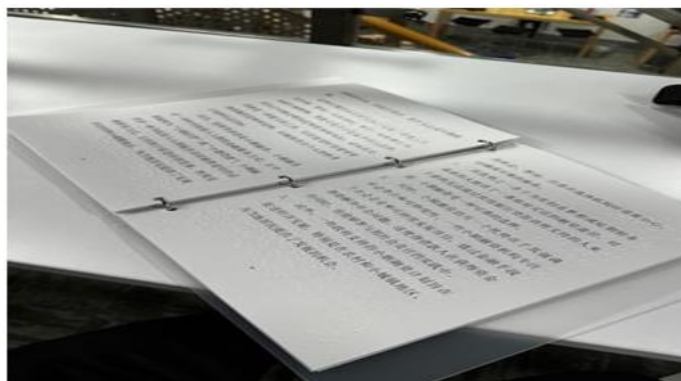
1. 前言:认识视力障碍 了解自己的独特之处 (Foreword: Recognizing Visual Impairment Understanding Your Uniqueness)
2. 引入篇:金融启蒙, 理财的第一步 (Introduction: Financial Enlightenment, the First Step to Managing Your Money)
3. 基础篇:了解你的法律权利 (Fundamentals: Know Your Legal Rights)
4. 安全篇:识别和避免金融欺诈 (Safety: Recognizing and Avoiding Fraud)
5. 技能篇:日常理财技巧, 基础技能, 中阶技能, 高级技能 (Financial Skills Training: Daily Skills, Basic Skills, Intermediate Skills, Advanced Skills)
6. 成长篇:制定你的财务目标 (Growth: Setting Your Financial Goals)
7. 急救篇:获取应急资金的不同途径 (First Aid: Different Ways to Access Emergency Funds)
8. 自主篇:如何自我倡导和谈判 (Self-Advocacy: How to Self-Advocate and Negotiate)

9. 结语:构建财务自信和自立的未来 (Conclusion: Building a Future of Financial Confidence and Self-Reliance)
10. 附录:思考问题, 资源和联系信息 (Appendix: Reflective Questions, Resources and Contact Information)

Initially, our team conducted overall awareness and understanding research through previous online surveys and drafted chapter headings for essential concepts. Drafting ideas from our previous surveys, over 68% of 806 respondents believe that it is important to compile a guidebook on educating financial literacy, and 60% believe that the rights and interests of the visually impaired have not received sufficient attention. Thus, we intend to establish the basis of our braille guidebook on these respective sections: upskilling financial capabilities, as well as advocacy for personal rights.

Before starting on the book, our team reached out to the local visual impairment relief NGO Beijing Hong Dandan (北京红丹丹) to undergo basic blindness assistance training in an effort to increase the overall accessibility of our book by educating ourselves in making specialized and contextualized decisions during the content creation process to suit specific requirements of the visually impaired.

After drafting our initial version, we sent our prototype off for double-layer proofreading from both financial content experts and braille experts (from both the NGO Hong Dandan and the publishing manufacturer) before we conducted feedback rounds from primary testing alongside five visually impaired students. Once feedback came back to be entirely positive, we initiated mass printing processes and produced 100 copies (at around 450RMB per book, 45,000RMB total). Now, 50 of those 100 copies have been distributed to over 20 partnering schools nationwide for free access, with many schools in the process of embedding our books into their enrichment curriculums as well as essential readings within their respective libraries.



In terms of our innovation design, we further delved into an underappreciated yet significantly crucial mode of sensory input, specifically advantageous towards the visually impaired community. Instead of traditional online approaches to the distribution of content, we believe it is important to deliver information in the form of physical copies of books, as the visually impaired deserve the same learning foundations as a normal school.

Content-wise, we took a pivotal principle within the information of the book, as we emphasized quick and accessible storage of information, ensuring that each skill we provided had specific instructions directly linked to the application. Not only does our innovative learning experience provide a comprehensive focal point, covering various aspects of financial literacy, economic literacy, and legal rights for the visually impaired equally, but also apprehensible and hands-on, fostering a firm grasp of knowledge within the visually impaired population, ensuring that the provided knowledge is both well-understood and entirely real-life applicable. We included “first aid sections” providing immediate remediation steps after being scammed, as well as basic guidelines for “self-advocacy and negotiation.” The book had also been designed as a tangible portal to all our other platforms, such as our website and WeChat official account.

3.1.3. Online Podcast

Having a braille handbook as our sole educational material was not viable. According to a recent study conducted by the **China Association of the Blind**, only **7%** of the **17** million visually impaired individuals in China can proficiently read and interpret braille writing. To combat this issue, our second innovative solution was to create a podcast.

The creation of our podcast made our educational material accessible to our whole target audience. By targeting a different sensory input, the visually impaired can now choose which way they would like to learn.

On the topic of accessibility, our podcast was published on the *Ximalaya* (喜马拉雅) platform (largest and most frequently used podcast platform in China) and is directly linked to our official WeChat account; where it is easily accessible for users. A podcast is also versatile in the manner which it can seamlessly transmitted across the internet, providing us with future opportunities to publish on other platforms and social media.

Another benefit of a podcast is that it is tailored to those who learn passively. For the listeners, it requires little to no effort, and even allows for busier individuals to multitask while improving their financial literacy. Although the podcast is significantly based on the braille guidebook's contents, we made sure to create/maintain a colloquial tone throughout the podcast, further engaging listeners and making the content easier to understand and interpret.

3.2. Awareness Empowerment Through Multiple Targeted Audience

3.2.1. Promotional Campaign Through Branding Image “Project Visionary”

Taking an innovative approach to empowering our targeted audience, we wish to raise the overall awareness of the surrounding societal atmosphere to achieve the final purpose. Another innovative approach that we have taken is a multi-dimensional promotional campaign.

Firstly, we established an overarching platform through marketing our initiative as a non-profit organization named “触光者 Project Visionary,” as we believe that this will become a meaningful platform for us to further create lasting impact in our community, while also enabling us to build credibility as a reputation as a collective, long-lasting initiative instead of a one-off project.

To increase our community reach, we also created a website for Project Visionary (projectvisionary.org), with the goal of increasing awareness about our projects and providing a connection hub for individuals or organizations to join our initiative. This website has been a valuable addition to all our other promotional efforts and has led to increased engagement and interest in our organization. Furthermore, our website has developed into a platform through which individuals can sign up to become volunteers for our NPO, which will help us greatly in undertaking larger-scale projects in the near future. Our website also contains space for donations, where potential donors are able to contribute financially to our organization, enabling us to raise the necessary funds to carry out our future projects, ensuring increased well-being and financial literacy for all.

3.2.2. Innovative Approaches to Exposure

Moreover, our innovative approach also consisted of many projects tailored to increase engagement within our local community of 1,500 members. This mainly included designing posters to place around school, creating a WeChat official account for Project Visionary (触光者 Project Visionary), as well as generating social media accounts across various platforms such as Instagram and WeChat to create extensive online engagement and awareness from individuals from all around the world.

3.2.3. Inspiring Action within the Local Community

Another significant portion of our innovative promotional campaign is to serve the purpose of “breaking the bystander barrier” within the general population, beginning with our local community. We wish to tackle the lack of financial literacy within visually impaired individuals through also an indirect pathway, by raising overall awareness of bystanders, fostering a more

supportive societal atmosphere for this disadvantaged community, transforming unconsciously incompetent normal sighted bystanders into consciously competent possible volunteers able to reach out a helping hand during daily interactions and encounters.

Furthermore, we truly believe that through increasing awareness through our innovative projects, we can inspire change and action for the visually impaired within our local, national, and global community, further improving equity, equality, and well-being for them through multifaceted approaches.

4. Verification Results

4.1. Results of Braille Book/Podcast

Based on our measurements in interviews and surveys, our braille guidebooks have attained and reached above 500 students in which we collaborated in partnership with 20 schools around China. We have distributed 47 Books to 12 schools and are currently distributing the other 53 books. Here is a list of schools that have already received our guidebooks:

Glady, we have already received lots of feedback as well as gratitude, such as a formally stamped letter of gratitude from one of the first schools we sent this month. This letter of gratitude demonstrates the effectiveness of our guidebook and the strong partnership between Project Visionary and the schools. Due to holiday reasons, some of the schools that we distributed later will not be open until February; however, their active communication with us is solid evidence to pave our success. Below is an extract from the letter of gratitude we received from one of the schools:

No.	地址	收件名	联系方式	书本数量	中通单号
1	潍坊市潍城区友爱路2219号(潍坊盲童学校院内), 邮政编码261000			2	73517313732687
2	德州市天衢新区广川大道北首 德州市特殊教育学校			3	73517313839720
3	大连市西岗区正仁街31号 大连盲聋学校			3	73517313916876
4	安徽省合肥市新站高教城淮海大道与烈山路交口安徽省特殊教育中专学校			2	73517312167291
5	天津市河西区梅江道2号 天津市视力障碍学校			10	73517312167626
6	泰安市特殊教育中心			3	73517314022661
7	石家庄市正定新区太行北大街35号石家庄市特殊教育学校			3	73517312167924
8	黑龙江省伊春市特殊教育中心青山西路39号			1	73517314104176
9	扬州市邗江区杨庙镇特殊教育学校			5	73517312168124
10	平凉市特殊教育学校崆峒西路299号(金色海岸对面)			1	73517312168415
11	甘肃省兰州市城关区白银路66号兰州市特殊教育学校			7	73517314157114
12	甘肃省天水市秦州区七里墩街道和谐路社区天水市特殊教育学校			7	73517312168719

感谢信

敬爱的北京德威国际学校邹瑞轩、张嘉润、张天一、伍祖轩、宁为以及团队各位同学：

寄来的书籍资料已收悉，恰逢假期，学生们已经离校休息，不能亲自表达感谢挂念和支持之情，我仅代表学校从事视障教育的工作者，聊聊文字表达对各位同学的诚挚感谢，感谢你们在青春年华，能有一份炽热的爱心和对特殊群体关爱的社会责任心。

祝各位同学在新的一年里，身体健康，万事如意，学业有成，今后有更高的平台发挥更大的能量；祝所在的学校——北京德威国际学校，蒸蒸日上，培养更多优秀的人才；祝各位背后的家长工作顺利，阖家幸福。

此致

兰州东特殊教育学校

2024年1月29日

In total, we have produced 100 braille guidebooks; we were able to distribute them nationwide in China by contacting various NGOs/disabled schools. To ensure we gain enough feedback, we also mailed each school a letter along with the handbooks to ask for feedback for further iterations of content improvement. Therefore, we strongly estimate that the first twelve schools will be a success.

Another noticeable achievement & result is our collaboration with Beijing Hong Dan Dan Charity. We believe our biggest success in our braille guidebook will be impossible without their help and support from them. They provided the opportunity for us to interview the visually impaired, find the true needs of financial literacy, and achieve the corresponding demands. They provided us with a list of schools and their contacts, which we used as a foundation to establish deep connections and contact with.

In addition to our guidebook, we also launched a website, a WeChat portal, and a series of podcasts. We were able to interconnect these platforms and insert hyperlinks (where appropriate) that direct to our podcast page. We actively sought feedback from many financial experts to listen and provide feedback. After countless edits, we finally launched our perfect version of the podcast on the Ximalaya platform - China's most used podcast app. This multifaceted approach best maximizes our social impact, which we measured through gaining feedback from 20 different schools that we collaborated with.

5. Discussion and Conclusion

During the innovative process, our group has achieved the following overall purposes:

Firstly, we were able to raise overall awareness within our local community, proven through post-campaign interviews (20 students), indicating that our progress led to both increased awareness of the issues faced by the visually impaired and an increased tendency to help.

Secondly, we also generated measurable impact and gained significant traction from our braille guidebook, creating a piece of educative work that reached over 20 schools and 500 students. Our content is approved to be both valid and useful, given the feedback provided and letters of gratitude received.

Lastly, we achieved the final purpose of creating a truly informative piece through our braille book and podcasts, providing comprehensive, targeted resources that previously did not exist.

However, we could have improved on our initiative and future planning, specifically in finding more efficient ways to source funding, scale, and gain traction. Current funding and scaling processes heavily depend on support from our local community; when organization management expands beyond our 5-person group, we might need more efficient methods for expanding our popularity and attracting sponsors nationwide.

Also, our promotional campaign could be considered as being unfocused as raising awareness and inspiring action was completed on multiple platforms in one go. As the initiative scales, this may potentially lead to misunderstandings and issues if we attempt to convey different messages across platforms at the same time.

References

Simha, Sahana. "Marrakesh VIP Treaty: Key Takeaways." *IP Matters*, 25 Oct. 2023, www.theipmatters.com/post/marrakesh-vip-treaty-key-takeaways.

Saiesha. "Visual Impairments in China." *The Borgen Project*, 25 July 2022, borgenproject.org/visual-impairments-in-china.

Xu, Tingling, et al. "Prevalence and Causes of Vision Loss in China From 1990 to 2019: Findings From the Global Burden of Disease Study 2019." *The Lancet Public Health*, vol. 5, no. 12, Dec. 2020, pp. e682–91, doi:10.1016/s2468-2667(20)30254-1.

"Beijing Hongdandan Cultural Service Center for the Visually Impaired." *China Development Brief*, chinadevelopmentbrief.org/ngos/beijing-hongdandan-education-and-culture-exchange-center.

北京市红丹丹视障文化服务中心. www.hongdandan.org.cn.

Feng, Emily. "Chinese Employers Choose Fines Over Meeting Disability Quotas." *Financial Times*, 10 May 2018, www.ft.com/content/fdbc2238-41c9-11e8-97ce-ea0c2bf34a0b.

Full Text:Equality, Participation and Sharing: 70 Years of Protecting the Rights and Interests of Persons With Disabilities in the PRC_中华人民共和国国务院新闻办公室.

www.scio.gov.cn/zfbps/ndhf/2019n/202207/t20220704_130618.html.

Ye, Hanyuan, et al. "Prevalence and Factors Associated With Visual Impairment in Middle-aged and Older Chinese Population." *Frontiers in Medicine*, vol. 9, Nov. 2022, doi:10.3389/fmed.2022.962729.

PBC Releases 2021 Financial Literacy Survey.

www.pbc.gov.cn/en/3688110/3688172/4157443/4336376/index.html#:~:text=According%20to%20the%20findings%2C%20Chinese,rising%202.04%20points%20from%202019

Information Selection and Literacy Competencies: The Visually Impaired Perspective on Loan Offers for Entrepreneurship - ProQuest.

www.proquest.com/openview/1af702f9790af9c5d109c13d52b7e388/1?pq-origsite=gscholar&cbl=54903.

Shen, Hongxing, et al. "Prevalence, Causes, and Factors Associated With Visual Impairment in a Chinese Elderly Population: The Rugao Longevity and Aging Study." *Clinical Interventions in Aging*, vol. Volume 16, May 2021, pp. 985–96, doi:10.2147/cia.s304730.

Bethel China. "Bethel." *Bethel China*,

www.bethelchina.org/#:~:text=Bethel%2C%20which%20launched%20in%202003,and%20equal%20members%20of%20society.