

Role of Self-help Groups in Promoting Inclusion and Rights of Persons with Disabilities

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ABSTRACT

***Aim:** This study examined the role of self help groups in addressing some of the problems faced by persons with disabilities such as social exclusion, discrimination, lack of awareness about their rights and privileges, and absence of livelihood programmes.*

***Method:** One hundred persons with disabilities were randomly drawn for the study from 50 self help groups in 2 districts that were covered under a popular poverty alleviation programme implemented by the state of Andhra Pradesh in India. An interview schedule was used to collect information.*

***Results:** Before joining the group, some of the persons with disabilities were mostly confined to their houses, and viewed as less productive and incapable of leading a 'normal' life. After joining the groups, they came out of their seclusion and started to work together for their collective welfare and development. They gained knowledge about their rights and privileges and started income generation activities with the help of loans made available to them. They gained better acceptance within their families, but attitudes of their communities was slower to change. A feeling that "disability is not inability" seemed to have been internalized among the members of the groups.*

***Conclusion:** Self-help groups can be very effective in helping persons with disabilities to come out of their isolation and in promoting their participation and inclusion in societal mainstream.*

***Key Words:** Self-help group, persons with disabilities*

INTRODUCTION

Disability is a multidimensional phenomenon and its causes are attributed to several factors (Desai: 1995; Pandey and Advani: 1995; DFID: 2000). In many developing countries disability and poverty are closely linked which often

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results in a vicious circle. Improving the economic condition of the poor is not the only solution to deal with the issue of disability; there are socio cultural factors underlying discriminatory practices that also need to be addressed. Enfield (2001) classified discrimination faced by persons with disabilities into three types: Attitudinal, Environmental and Institutional. Attitudinal discrimination is perpetuated due to ignorance and lack of understanding of the capabilities of persons with disabilities, often leading to over-protection, which in turn leads to social isolation. Institutional discrimination is when the law discriminates against persons with disabilities. Environmental discrimination occurs where public services including building and transport are not barrier-free.

In India, there are many schemes and programmes by the government and non-governmental organisations for persons with disabilities, including legislation. However, these programmes have not proved sufficient to address the needs of all persons with disabilities in the country. In recent years, persons with disabilities have been organizing themselves into self-help groups (SHG), that are a forum to meet, discuss their problems and interests and collectively access public facilities and services which are due to them.

A well known programme in India is the World Bank assisted poverty alleviation programme in the state of Andhra Pradesh, covering over 22 districts, and reaching over 2900000 persons from the rural poor population. One of the important dimensions of this project was to include persons with disabilities under its umbrella by mobilizing them to form SHGs as part of a community based rehabilitation (CBR) strategy. The SHG activities include working together to create awareness to protect their rights and responsibilities, fighting against discrimination, acting as a support organization for external links, and promoting livelihood activities of the group members. The Community Development Workers at the village level who facilitate SHG formation include persons with disabilities. The village level groups are federated at the higher administrative units ('mandal' and district levels).

The present study aimed to examine the role of SHGs in addressing the problems faced by persons with disabilities in terms of their rights and privileges, livelihood programmes and social discrimination.

METHOD

Based on secondary data about prevalence of disability and some development indicators, 2 districts, namely Ranga Reddy and Nalgonda, were selected for

the study. The former is a relatively better developed district than the latter. Ranga Reddy district had about 850 SHGs of persons with disabilities, while in Nalgonda, there were 2150 SHGs.

From each district, two mandals (administrative units) were selected for detailed study, and SHGs that were engaged in income-generating activities and that had been in existence for a minimum of one and a half to 3 years were included. From the selected mandals 25 SHGs were selected on a random basis from each district, totaling 50 in all from 2 districts. Further, from each selected SHG, 2 members were selected to form the sample 100 persons with disabilities. An interview schedule was used to collect information from the selected respondents.

RESULTS

Description of the Sample

The proportion of women was greater than men in the groups. Most of the sample comprised of adults less than 60 years of age. 36% of the respondents from Ranga Reddy and 58% from Nalgonda were illiterate, dropping out of school due to poor economic conditions coupled with lack of accessible environment in the schools. A majority of the respondents belonged to defined socially and economically backward communities. In Ranga Reddy, 60% of the respondents were unmarried while the same distribution in Nalgonda stood at 38%. Most of the respondents belonged to families defined as living below the poverty line.

Nature and Causes of Impairments

In Ranga Reddy, more than three fourth of the respondents had locomotor disabilities, and the next major group was those with hearing impairment, followed by those with intellectual disabilities. In Nalgonda, most of respondents had locomotor disabilities, followed by those with visual impairment, and those with hearing impairment. In both the districts, polio was the major cause of locomotor disability, followed by accidents. The other important causes related to complications before or after child-birth, and chronic diseases.

Table 1: Type of disability in respondents

District	Intellectual disability	Visual impairment	Hearing impairment	Loco motor disability	Total
Ranga Reddy	3 (6%)	4 (8%%)	5 (10)	38 (76%)	50 (100%%)
Nalgonda	-	6 (12%)	1 (2%)	43 (86%)	50 (100)
Total	3 (3%)	10 (10%)	6 (6%)	80 (80%)	100 (100%)

SHGs

The SHGs were formed through the process of social mobilization. Persons with disabilities were explained the relevance of SHGs in taking care of their own interests. Each group had a minimum 5 and a maximum of 20 members. Once the group was formed, the members elected the President, Secretary and Treasurer. In some cases the office bearers maintained the records with the help of educated family members, while in others, paid book keepers were engaged to supervise financial transactions. The groups met twice a month on pre-fixed dates, the first time for collection of monthly savings and the second time for repayment. In the groups studied, all members attended the meetings regularly with the exception of those with severe intellectual or multiple disabilities. In these cases, their family members attended the meetings. Drop-out rate from the groups was low, and hardly 2 to 3 persons had left due to genuine reasons.

The reasons given by the members for joining the groups are shown in Table 2. The majority from both districts reported that they had joined the groups to make friends with other persons with disabilities in order to understand and share their common problems and work towards achieving a common goal. In Nalgonda (the less developed district), about 38% cited the need to start income generating activities as a reason.

Table 2: Reasons for joining the group

District	To obtain credit	To start savings	To undertake income generating activities	To make friends with other persons with disabilities	Total
Ranga Reddy	1 (2%)	5 (10%)	5 (10%)	39 (78%)	50 (100%)
Nalgonda	1 (2%)	2 (4%)	19 (38%)	28 (56%)	50 (100%)
Total	2 (2%)	7 (7%)	24 (24%)	67 (67%)	100 (100)

Awareness About Rights and Privileges Before and After Joining the Group

Awareness of persons with disabilities about their rights and privileges before and after joining SHG was assessed with regard to the People with Disabilities Act 1995 of the government of India, concessions in public transport, reservation in educational institutions and government jobs, and other benefits that were due to them. Table 3 gives details about the level of awareness of the respondents about their rights and privileges before and after joining SHG.

Table 3: Level of awareness about rights and privileges before and after joining SHG

Rights and privileges	Ranga Reddy (N=50)		Nalgonda(N=50)	
	Before (Yes)	After (Yes)	Before (Yes)	After (Yes)
Awareness about Bus pass	29(58%)	46(92%)	15(30%)	44(88%)
Awareness about Railway pass	16(32%)	45(90%)	12(24%)	43(86%)
Reservation in poverty alleviation programmes	3(6%)	27(54%)	1(2%)	22(44%)
Reservation in jobs	6(12%)	41(82%)	4(8%)	45(90%)
Reservation in Industrial Training Institutes (ITI)	4(8%)	20(40%)	6(12%)	18(36%)
Reservation of seats in Indian Administrative Service (IAS)	1(2%)	15(30%)	1(2%)	12(24%)
Pension schemes	17(34%)	46(92%)	15(30%)	48(96%)
Marriage benefits	0(0)	35(70%)	2(4%)	29(58%)
Awareness of Disability Act 1995	3(6%)	28(56%)	2(4%)	27(54%)

There was some awareness in some members before joining the groups about transport concessions and pension schemes, but very little about poverty alleviation programmes, reservation in IAS, ITI, job reservation, the Disability Act and marriage benefits.

It is evident that more persons came to know about the different provisions after joining the groups. Awareness about poverty alleviation programmes showed slight improvement after joining SHG, while awareness about job reservation and marriage benefits improved to a greater extent. Awareness about reservation of seats in ITI and IAS remained low even after joining SHG, probably because many of the group members were not eligible for these benefits, being illiterate. The SHGs have been serving as a platform to disseminate information about welfare programmes and facilities of the government, and have been instrumental in accessing many of the benefits.

Livelihood Programmes

Once the group is formed the entry point activity is thrift. Money required for saving came from either the respondents' own source or from their parents. During the initial stages of group formation, the dependency on parents was more. Most of the members admitted that they did not have the habit of saving earlier, but learnt this after becoming members of the SHG.

Table 4 provides information about occupations of the respondents before joining the SHG.

Table 4: Occupation of the respondents before joining SHG

District	Unemployed	Self employed	Wage labour	Total
Ranga Reddy	21 (42%)	23 (44%)	6 (16%)	50
Nalgonda	34 (68%)	6 (12%)	10 (20%)	50
Total	55 (55%)	29 (29%)	16 (16%)	100

Before joining the SHG, about half of the respondents were unemployed, less than a third was self-employed and only 16% were getting some form of daily wages. Ranga Reddy showed a better rate of employment and self employment.

After joining the group, all the respondents got an opportunity to set up micro enterprise units of their own choice. Table 5 gives details of the enterprises set up by the respondents.

Table 5: Micro enterprises set up by the respondents after joining the group

District	Tailoring	Telephone Booth	Milch animal	Petty Shop	Weaving/ handicrafts	Sheep rearing	Mechanic	Others	Total
Ranga Reddy	2 (4%)	8 (16%)	5 (10%)	24 (48%)	3 (6%)	3 (6%)	2 (4%)	3 (6%)	50
Nalgonda	6 (12%)	2 (4%)	20 (40%)	13 (26%)	4 (8%)	3 (6%)	2 (4%)	-	50
Total	8(8%)	10(10%)	25(25%)	37(37%)	7(7%)	6(6%)	4(4%)	3(3%)	100

Setting up a petty shop was preferred by most respondents in Ranga Reddy, while in Nalgonda more people preferred to buy a milch animal. By becoming a member of the group, those who were unemployed got an opportunity to take up economic activities while others who were already undertaking such activities were enabled to improve the activities with additional investment.

Before joining SHG, nearly three fourth of the respondents (72%) in Ranga Reddy had certain amount of income either by undertaking wage employment, self employment or through pension, while in the case of Nalgonda (the less developed district) 44% of the respondents did not have any source of income before joining the SHG. After joining the SHG, the monthly income of all the respondents increased with the economic activities they had started. More persons in Ranga Reddy started earning more than Rs. 1000 per month, while in Nalgonda, where the baseline was lower to begin with, a majority started earning between Rs.250 to Rs. 1000 per month. Only 2% of the respondents from both districts earned less than Rs. 250 per month.

Social Isolation

Ten percent of the respondents in Ranga Reddy and 4% from Nalgonda reported that before joining the groups they remained in relative isolation, not being

allowed to come out of their houses. They were considered as unproductive and made to believe that they could not manage their day-to-day affairs on their own, without others' support. It was reported that 52% of families in Ranga Reddy and 34% in Nalgonda were over-protective about their disabled family members. However, after persons with disabilities joined the SHGs there was perceptible change in attitude towards them at the level of their families, but change of attitude at the community level was slower. The respondents reported that while joining the SHG helped them to come out their houses, share their problems, work together and improve their economic condition, attitudes of the community continued to be discriminatory.

DISCUSSION

The study examined the role of SHG in addressing some of the common problems faced by the people with disabilities such as lack of awareness about their rights and privileges, absence of livelihood programmes and social discrimination. In the sample studied, poverty, lack of education and limited exposure to the outside world were the major problems faced by persons with disabilities. As a result they were ignorant about the rights, benefits and privileges that were available to them from the Government. After joining the groups and by interacting with development functionaries their knowledge improved and they were enabled to access various welfare benefits due to them. Economic dependency was another major problem faced by the respondents. By joining the SHG, they developed the habit of saving. All the respondents were enabled to initiate income generation activities with the help of loans made available to them through SHGs and to improve or augment their income. A feeling that "disability is not inability" seemed to have been internalized among the members of the groups.

The study showed that persons with disabilities had faced discrimination within the family and community. By joining SHG there was a positive change in the attitude of family members, recognizing their contribution for the development of self and family. But at the community level this change in attitude remained slow.

More public awareness and sensitization are needed at the community level, about the problems faced by persons with disabilities, especially rural areas. CBR projects have a major role to play in this area, and can help to create barrier-free environments in the community where persons with disabilities can be supported to develop their capabilities and to lead their lives with dignity.

At the time of this study, the SHGs were getting moral, financial and technical support from the poverty alleviation project. The sustainability of these groups needs to be assessed when support to these groups is withdrawn at the termination of the project.

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