

Mannual for SHGs of PWD
under

MISSION KSHYAMATA



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The Prelude:

Government of Orissa has launched "Mission Kshyamata" as part of its empowerment initiative of persons with disability. It was formally dedicated to the people on the World Disability Day (3rd December) in 2004 by the Chief Minister of Orissa. This will be operational under the larger set up of "Mission Shakti". As a first step to the economic independence of the persons with disability Self Help Promoting Institutions are encouraged to facilitate formation of exclusive SHGs of persons with disability.

It is a known fact that the persons with disability are marginalized through social neglect, indifference and little care and support. As a result majority of these people do not have the basic knowledge, awareness and information regarding the benefits and schemes developed for them. They have little cooperation and cohesion among them. Hence to reach out to these people organizations working with them are addressed to facilitate the process.

Consultation and Coordination Responsibility:

Through a series of consultation *daina* was assigned the responsibility of coordination of this task. A Task Force on Mission Kshyamata was also constituted to support facilitate the coordinating organization. The Task Force meets on the 1st of every month (unless deferred through intimation).

A three phase statewide information sharing and consultation with NGOs and govt. functionaries were conducted to apprise and initiate the primary step of Mission Kshyamata.

It is visualized to have 500 SHGs of persons with disability by the end of the year 2006.

Publication of Directory:

It is also planned to come out with a directory of the all the SHGs of persons with disability operational in the state. The data compendium is to be brought out by *aaina* with information inputted from the respective organizations.

Irrespective of Mission Kshyamata many of the field organizations have facilitated the SHG of PWDs. There has been use of different methodology and varied degrees of experience and success involved in such activities. Many organizations have not looked into this aspect of independence and empowerment as yet. Hence as help a brief guideline is furnished for reference.



Mission Kshyamata

Mission:

To see a barrier and discrimination free society that allows the PWD to become self reliant and live with dignity.

Vision:

A Rightful and Dignified Existence attaining Economic Independence that can be sustained through by the principle of Unity



The vision has 3 fundamental things ingrained in it.

- Rights
- Dignified Living
- Unity

Economic Independence will be achieved as a consequence to the realization of the above three.

Goals and Objectives:

- To facilitate a rightful place for the PWD with dignity in the society.
- To facilitate social, economic and emotional support to PWD in the village.
- To strengthen the SHG as information hubs in the villages on disability issues.
- To build Cluster association at Block level, Federation of Clusters at the District level and network of federation at the State level.
- Establishing a community level MIS.
- To identify SHPI (Self Help Promoting Institute) in each area as nodal agency and provide the institutional capacity building support to the SHPIs strengthening the SHGs of PWD.

Basic requirements to be taken care of:

SHG concept and process has been highly successful in making people independent and economically self-reliant. When extended to the field of disability it also spells success. But it requires specific precautionary measure before implementation. An SHG is by definition a group and the group should have **Confidence, Cohesion** and **Cooperation** among its members.

Once these attitudes are in place then we can ask the members to negotiate financial transaction. Otherwise there is every chance of fallout among the members and collapse of the group.

The other necessary factors relating to the SHG is **linking to community** and including **Women** and **Children** in the process.



AIR sustains life:

For the existence of the human being breathing air is absolutely needed. So is the case with the SHG of PWD.

They need to Advocate for Identity and Rights.

And develop **A**bility to generate **I**ncome that brings **R**ecognition (**R**espect).

These are very fundamental guidelines to be kept in mind both for the facilitating agencies and group members.

Composition and Structure of the SHG under Mission Khsyamata:

Who is a PWD: Person having physical /sensory /mental challenge as per PWD Act 1995 and National Trust Act 2000 would be termed as PWD e.g. OI (orthopedic Impairment), HI (hearing and Impairment) SI (speech impairment), VI (Visual Impairment), MR (mentally retarded), CP (cerebral Palsy), AU(Autism), LE (leprosy), MI(Mentally ill) and MD(Multiple disability-more than one type of disability mentioned above).

Keeping the social discrimination in view a person with physical and sensory impairment at the level of even less than 40% (e.g. a person having one finger missing, one eyed, partial hearing etc.) could be taken as members in the group.

However, while deciding for the loan the vulnerability of the person would be considered.



Since the persons with disability will constitute the SHG certain constraining factors need to be considered.

1. Number of persons with disability in the village (nearby locality, GP)
2. Incidence of disability (persons of one type of disability)
3. Male – Female distribution
4. Addressing the disability of MR and MI

There is frequent possibility of the number of PWD in the region be very less. Under this circumstance if 5 people with disability can be brought together an SHG can be formed. For a number less than five individual programs will be preferred. Even integrating them with other general SHG can be planned.

It is also very much possible that many people with one type of disability are not present in that region. In that case people of cross-disability can be brought together.

Same is the situation for the Male-Female distribution.

Besides, there is a need to look at the interest and future of a child with disability.

Guideline for the composition is:

- a) Have at least 5 members (PWDs). But never beyond 20.
- b) If number permits, can have homogeneous (on disability) group e.g. OI, VI, HI etc. If number permits can have homogeneous (on sex) group e.g. purely women with disability SHG. But frequently in the general community setup it is seen that a mix group (heterogeneous on both disability and sex) is the most feasible composition.

- c) The person should be more than 18 years and not more than 55 years in the group. In case of MR, MI legal guardian/parents can represent in the group and mobilize the benefit. However, the members of the concerned group are required to do a monitoring to ensure that the person concerned is getting the benefit.
- d) For a wider coverage even Children with disability could be represented through their legal guardian as members in the SHG. After they become 18 the membership of the parents ceases except in case of MR, MI and in certain cases of CP. Monitoring to be made so that the benefit accrues to the child.
- e) Persons (Child or Adult) with MR and MI should be represented by their legal guardian. In case of adults the District Magistrate of the nativity must authenticate the guardianship.
- f) In light of c & d above parents association can be made into SHGs but the implication has to be strictly monitored.
- g) A group will be termed Integrated if general category and persons with disability come together facilitated by the SHPI to form an SHG. (This should be differentiated from the instance of merging PWD in to a mainstream SHG not facilitated by the SHPI)
- h) In case of an integrated group the persons with disability should be given space in decision making. A concrete step in this direction is to ear mark executive functionary posts in the group for the PWD.

- i) If a woman with disability is already a member in the women SHGs in the village she should not be taken as a member in the SHGs under Mission Kshyamata. However, the woman should get other benefit as a PWD.
- j) As far as the structure is concern they should have a resolution /declaration stating that they have come together to form an SHG. They should also state their working President and Secretary. They should sit down in a meeting deciding on the minimum monthly deposit by members, get the money collected and open an account in a bank. A Post Office account is agreeable in situations where a bank branch is too far for access of the PWDs. But this account will be redundant when consideration for external financial and bank loan linkages arises. They are accepted as formal SHG only after having an Account in a Bank (Nationalized, Gramya Bank, Cooperative bank, Corporate bank etc).

Who can form a group of SHGs of PWD:

The NGOs, Govt, Departments or anyother Project Implementing agency can form the groups. The field worker nurtures each group. Each field worker is supposed to take care of minimum 10 groups. The field worker is supposed to identify the members/villages, mobilize people with disability and facilitate the group formation, helping the group to take up activities and enabling them linkages with Banks and other micro finance Institutions.

*** Any SHG that is formed by an NGO, but its progress and other developmental report is submitted to the DSWO periodically will be reflected under the respective DSWO effort in the directory.

Principles of SHGs under Mission Kshyamata:

- The members should be resident of the villages.
- All the members should have their disability certificate from the concerned authority.
- The members should have savings first and utilize the funds for credit thereafter.
- SHGs should hold regular meetings.
- They should maintain the accounts
- Group leaders to be selected by the members and rotated periodically.
- Transparency and participatory decision making in the operation of the group
- Initially loan should be of small amount with short repayment periods.
- Need assessment and vulnerability assessment of the members should be done by the group before deciding the loan to a member.
- Norms of saving and credit are laid down by the members.
- Ideally the group to be linked with Bank and other MFI after one year of their operation and based on the internal lending and credit report.
- The group member has to maintain an individual pass book (The SHPI needs to ensure this) along with the passbook given to them by the Bank.

Transaction Recordings:

Proceedings of every meeting and decision made thereof should be kept as minutes of the meeting. Every financial transaction made should also be recorded in the individual passbook and group passbook and also maintained in ledgers.

Internal lending and Bank loan:

To be eligible for external support the group needs to go for internal lending first. A strict vigil has to be maintained on the repayment of internal loan. Banks will observe this pattern for a period of at least last six months before extending financial support. Minimum eligibility for bank linkage should be operation of account with regular deposit for six months at least.

Classification of SHG:

Depending on the duration of existence, financial base and status of money rotation and repayment the SHG is rated as A, B or C. A is the higher rating. The gradation will be the yardstick for assessing the groups in terms of linkage in Banks and also the ratio/amount of loan to the group. They are also eligible for support under SGSY, NHFDC loan and other micro finance linkage.



Roles and responsibilities of SHGs under Mission Kshyamata:

- The member should attend the meeting regularly and participate in the meeting and voice their opinion.
- Sharing of responsibility of the group activity e.g. going to bank and depositing money.
- Attending training programs for the group members for skill up gradation.
- Apart from economic activities the group should ensure the basic things of the members e.g. disability certificate.
- The leaders of the groups under MK should be recognized by the Dept. and other service providing body of the Govt.
- The leaders are also required to ensure the appropriate aids and appliances for the group members from the nearest DDRC/ALIMCO etc.
- The leaders need to make the group presence felt in different village development activities e.g. creating a space in Palli Sabha and Gram Sabha, to become a part of the other developmental activities and also to be in touch with the PRIs for utilization of ear marked fund for PWD in the panchayat.





CONCEPTUALIZATION & DEVELOPMENT:



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