



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

**Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar**



बिहार सरकार

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Ref.No. :BRLPS/Proj/299/12 / 2009

Date: 25/8/2014

Office order

Bihar Rural Livelihoods Promotion Society (BRLPS) has launched "Inclusion of Persons with Disabilities (PwDs)" as part of its overall canvas of livelihoods programme. This will be operational under the larger set up of "Bihar Rural Livelihoods Project (BRLP)". As a first step to the economic independence of the PwDs, Disabled Peoples Groups (DPGs), which is equivalent to Self Help Groups, are encouraged to facilitate formation of exclusive SHGs of PwDs. The RBI circular reference no. RBI/2012-13/559 and NRLM guideline allows that formation of special SHGs i.e. groups with disabled persons both for men and women in the SHG and this number may be a minimum of 5 persons and maximum 15.

It is a known fact that the PwDs 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. To bring them at par with other members of the community, special effort need to be made to mobilize, form and strengthen the organizations of PwDs.

Goals and Objectives

1. To facilitate a rightful place for the PwDs with dignity in the society.
2. To facilitate social, economic and emotional support to PwDs in the village.
3. To facilitate to access to government entitlements as made provisions for PwDs.
4. To facilitate to form Disabled People Groups (DPGs) and their federation at Block and district level as appropriate and strengthen the institutional Capacity Building of these institutions of PwDs.
5. To facilitate for linkages of exiting financial support and services of the project and banks for the purpose of health, education, skill development, accessibility, assistive devices and most importantly livelihoods activities of PwDs.

B. K. Singh

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 DPGs, they need to **Advocate** for **Identity** and **Rights (AIR)** and develop **Ability** to generate **Income** that brings **Recognition (Respect)**. These are very fundamental guidelines to be kept in mind during working in PwD sector.

Who will be the member of Disabled People Groups?

A 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), LD (Learning Disability), 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. So irrespective of percentage of disability a person with disability can be a member of DPG (SHG). The Project would not debar the membership of DPG on the basis of 40 percentage of disability. So those PwD have less than 40% Disability they would also be part of DPG

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However, while availing government entitlement presently only 40% disability would be considered but project would extend the support beyond 40% disability limitation.

A person with disability having the age of 18 to 70 years would be a member of DPG however for a wider coverage even children with disability (1-17 years age) could be the member of DPG and s/he could be represented through his/her legal guardian as member in the DPG.

An individual PwD would be a member of DPG and in case of more than one PwDs are in a household then each PwD would become the member of DPG as an individual member of DPG. If a woman with disability is already a member in the existing women SHG in the village she would have the liberty to either continue in the same group or join the DPG. However she cannot be the member of both. In case she decides to continue in the same group (non DPG) then she should get all other benefit as a PwD.

Composition of DPGs

There is frequent possibility of the number of PwDs in small habitation (Basawat) be very less. Under this circumstance if 5 PwDs can be brought together, a DPG can be formed. For a number less than 5, individual direct membership at SHG/VO level will be preferred. Even integrating them with other general SHGs or they can be direct individual membership of the concerned VO. It is also very much possible that many people with one type of disability are not present in the village. 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.

Since the PwD will constitute the SHG following certain constraining factors need to be considered and given preference accordingly:

1. Number of PwDs in the habitation/village or
2. Incidence of disability (persons of one type of disability) or
3. Male – Female distribution or
4. Addressing the disability of MD, MI and MR

Criteria of membership and composition

- a) Have at least 5 members (PwDs). But never beyond 15.
- 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 belong to the age group 18 to 70 years. In case of MD, MI and MR legal guardian/parents/care-giver 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. A parent can remain member of normal SHG as well as represent DPG in case of above four categories MD, MI, MR, and certain case of CP.

d) For a wider coverage even Children with disability could be represented through their legal guardian as members in the DPG. After they become 18yrs of age, the membership of the parents ceases except in case of MD, MI, MR and in certain cases of CP. Monitoring to be made so that the benefit accrues to the child.

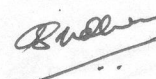
e) Persons (Child or Adult) with MD, MI and MR should be represented by their legal guardian/care giver. In case of adults the District Magistrate of the nativity must authenticate the guardianship as per National Trust Act.

f) In light of c & d above parents association can be made into SHGs but the implication has to be strictly monitored.

g) 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 earmark executive functionary posts in the group for the PwD.

h) If a woman with disability is already a member in the women SHG in the village she would have the liberty to either continue in the same group or join the DPG. However she cannot be the member of both. In case she decides to continue in the same group (non DPG) then she should get all other benefit as a PwD.

i) As far as the structure is concern they should have a resolution /declaration stating that they have come together to form a DPG. They should also state their working President , Secretary & Treasurer and **these Office bearers will be women only**. 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 which will be facilitated by the BRLP block team. 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 DPG only after having an Account in a Bank (Nationalized, Grameen bank, Cooperative bank, Corporate bank etc).



Formation of PwD SHG/DPG

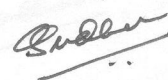
During the SHG formation drive the Community Resource Person will facilitate the formation of PwD SHGs. Similarly in other place Community mobilize, Community Coordinator will facilitate the formation of DPGs. The formation of DPG will be in line with existing SHG formation and Institutional building system of the project. However the state disability team will actively participate in orientation of concerned core team members who will further give orientation to cadre for formation of PwD SHGs. For the formation of PwD SHGs following two different strategies will be undertaken:

Process of formation of DPG:

- a) *Saturated blocks*: All districts where the general social mobilization has been completed and SHGs already formed, the Community Mobilizers (CM) will be responsible to form the DPG. The State Disability Resource Team will orient the CMs on basics of disability as well as on the 10 base screening questions. The CMs will use the screening questions to identify PwD in the household of the SHG members in the regular SHG meetings. Post identification, the CM will be responsible to bring all PwDs under the fold of DPG as per the formation guidelines.
- b) *New blocks*: All districts where social mobilization is yet to begin or in the process, the Community Resource Persons (CRP) will be responsible to form the DPGs. The State Disability Resource Team will orient the CRPs on basics of disability as well as on the 10 base screening questions. The CRPs will use the screening questions during the process of household survey (in addition to their regular questionnaire) to identify PwD in the household that they visit. Post identification, the CRPs will be responsible to bring all PwDs under the fold of DPG as per the formation guidelines

Eligibility of DPGs

- c) All DPGs will be member of the Village Organization in the routine manner and members will be eligible for all the existing benefit as well as any new benefits that may be incorporated from time to time or as and when they come. In recognition to the increased vulnerability of a household due to having disabled members in the family, the DPG member will still have the eligibility to the benefits of the entire VOs product even if a woman of that household is member in the normal SHG.



d) The members of the DPG will be eligible for any special financial products as designed in the project or through leveraging from other departments/financial institutions which is specifically meant for them. The placement and management of such funds would decide after ascertaining the designing the workable mechanism.

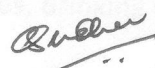
Basic Principles of DPG

1. The DPG members would do savings first and utilize the funds for credit thereafter. Norms of saving and credit are laid down by the members. The DPG would ensure proper maintaining the books of accounts. The group member has to maintain an individual pass book along with the passbook given to them by the Bank.
2. The DPG to be linked with Bank and other MFI at least 6 months after operation and based on the internal lending and credit report.
3. The DPG would hold regular meetings with at least 1 (should be 2) meeting per month. The meeting venue should be accessible and comfortable for PwDs. Group leaders to be selected by the members on two year rotation basis.
4. Transparency and participatory decision making in the operation of the group
5. Need assessment and vulnerability assessment of the members would be done by the group before deciding the loan to a member. Initially loan should be of small amount with short repayment periods.
6. The DPG would be eligible for receiving of Revolving Fund (RF).
7. The DPG would be eligible for Community Investment Fund (CIF) for which micro-plan would be essential.
8. The DPG would be eligible for the special financial product/s designed by the project.

Financial Services to DPG

Each DPG will be served of Rs 1 lakh financial assistance which will comprises of as follows:-

1. ICF (Initial Capitalization Fund) - 60,000/-
2. RF (Revolving Fund)—15,000/-
3. Bank linkage as per NRLM guideline
4. Insurance (Private & Government Institution yet to be identified)
5. Pension & Entitlement
6. NHFDC (National Handicapped Financial Development Corporation)
7. Disability related institution doing pension work yet to identified

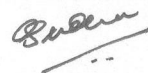


Transaction Recordings

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.

Function of DPGs (Roles and responsibilities of DPGs)

1. **Conduct Meeting** - The DPG would conduct regular meetings with at least 1(Should be 2) meeting per month and voice their opinion. The DPGs would lay down the rules, methods and guidelines for operation for themselves which should be accepted by consensus.
2. **Savings and credit** – The DPGs would do savings activity with a comfortable amount duly agreed by all the members. The capacity of the poorest among the group to contribute the amount should be given the highest priority. The frequency of the savings can be decided by the group on fortnightly or monthly basis as may be deemed fit. Similarly inter loaning activity will be done among the members in order to become credit worthiness.
3. **Needs assessment** - The needs of each individual member of the DPG should be analyzed carefully. Apart from economic activities the group will ensure the basic things of the members e.g. disability certificate and other entitlements as may be required by the individual member of the group. Once the needs of individual members are identified, training for them has to be arranged through discussions, skills transfer, seminars, coaching, and field trips.
4. **Awareness rising** - All members would be aware of the aims of the DPG, what the DPG is, what its objectives and policies are. Members themselves should be able to motivate the community. Raise awareness among the general public, the government and PwDs themselves, by informing, publicizing, discussing and sensitizing. So that PwDs have to become confident about their potential to change and have to be encouraged by sharing experiences, observations, endorsements, conscientisation, sensitization, and disseminating information.
5. **Ensure Personal Assistive Devices for DPG members** – DPG would ensure the appropriate personal assistive devices for the group members from the nearest CRC/DDRC/ALIMCO etc.
6. **Involvement in social activities** – DPG would actively participate in social services such as services for individuals, groups or the community. Group members should be encouraged to get involved in village development activities such as meetings, road construction/repair, school committees, health programmes, drinking water provision,



agricultural development, industries and so on. In this way PwDs can gain respect and contribute their resources to the community.

7. **Participation in Development Activities** - The DPG leaders need to make the group presence felt in different village development activities e.g. creating a space in 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.

8. **Networking** – DPG would collect information on government welfare and development policies, and develop co-operation between different sectors.

Note: -- This policy will be applicable in 10 operational blocks only for a year and based on the learning's it will be further scaled up.

Sl.No.	Name of District	Name of Block
1	Muzaffarpur	Sakra
2		Muraul
3	Madhubani	Benipatti
		Rajnagar
4	Gaya	Dobhi
5	Purnia	Banmankhi
6	Nalanda	Rajgir
		Biharsharif
		Harnaut
		Sarmera

It shall be the responsibility of Concern SPM, DPM, BPM, Manger H&N and YP-Disability to ensure proper implementation of this policy.



(Sridhar C.)

Chief Executive Officer

-Cum-

State Mission Director

CC:

1. Director, OSD, CFO, FO, PCs, PS, SPMs, SFMs
2. All DPMs/DPM-In charge/FMs/Manager-H&N
3. IT Section