

Project Details

Project Title:

Studying Impact of Participation in Self-help Groups on Livelihood, Economic Empowerment, and Community Inclusion for Persons with Disabilities

Project Type:

Evaluation

Development Sector/Portfolio

Persons With Disabilities, Livelihoods

Team:

- *GRAAM: Basavaraju R, Sham N Kashyap*
- *Collaborators: Cornell University/EDI: Dr Arun Karpur, Dr David Michael Filliberto*
- *Field Collaborator: MARI (Modern Architects of Rural India)*

Donor/Client

This project is funded by the Society for Elimination of Rural Poverty (SERP) through the World Bank funding.

Advisors/Consultants (if any): None

Geographic scope (area):

2 districts of Andhra Pradesh: Guntur, East Godavari and 2 districts of Telangana: Mahaboobnagar and Karimnagar.

Field sites:

District	Mandal	Village
East Godavari	Korukonda	Gadarada, Korukonda
	Samarlakota (Town)	20 th Ward, Samarlakota
Guntur	Rentachintala	Manchikal, Rentachintala
	Karempudi	Chinnakodamangala, Karempudi

Karimnagar	Medipally	Kalvakota, Medipally
	Gambhiraopet	Gamnhiraopet
Mahaboobnagar	Mahaboobnagar	Dharmapur, Mahaboobnagar
	Atmakur	Amarachinta, Atmakur

Project period: 1st April 2015 to 31st October 2014

Project Description Coverage of communities (number of households, villages etc)

The field work for the project consisted a) Focus Group Discussions (FGDs) with Self Help Groups of People with Disabilities (PWDs), in-depth interviews with SHG leaders, village leaders and district program managers. A total of 139 PWDs participated in the FGDs. In-depth interviews were conducted among 16 SHG leaders, 14 community leaders and 4 district program managers.

Current Project Status: Completed.

Project Description

The Society for Elimination of Rural Poverty (SERP) is an autonomous institution, established within the Ministry of Rural Development in the undivided Andhra Pradesh state. It is entrusted with the responsibility of organizing self-help groups (SHGs) of underprivileged community groups, including PWDs. The objectives of SERP include empowering these SHGs by providing them opportunities for socio-economic empowerment, representation in public policy discussions and developing programs to address their needs in the area of livelihood and development. Creation of PWD SHGs, provision of entitlements and socio-economic empowerment of PWDs is a critical component of SERPs interventions. SERP is funded by World Bank.

GRAAM in collaboration with Cornell University's Employment and Disability Institute (EDI) conducted this qualitative study to provide a deeper understanding of the impact of participation in SHGs established by SERP in Andhra Pradesh and Telangala on livelihood, economic empowerment and community inclusion of Persons With Disabilities (PWD). The focus of the qualitative study was to understand the processes of implementation, existing systemic and societal opportunities and hindrances and pathways to positive impact on the lives of PWDs. The evaluation looked at levels of alignment of SERPs activities with best practices using the community-based rehabilitation (CBR) framework. This study was a follow up of the earlier, quantitative study conducted to evaluate the impact of SERP's activities on PWDs and their families.

Summary of findings

The summary of findings based on qualitative data analysis conducted by GRAAM are provided below. Further two case studies of well functioning federation of SHGs were also developed based on field experiences.

Activities of PWD SHGs

The major activities of PWD SHGs included

- Provision of social entitlements like disability certificates, enrolment into social pensions schemes, Bus/train passes
- Provision of savings, subsidized loans and monitoring the utilization of finances
- Monthly meetings and affinity group activities
- Provision of rehabilitation services
- Involvement in local government and community activities

Outcomes of participation in SHGs

- PWDs utilized the financial opportunities gained from SHGs mostly for agriculture and allied activities, funding petty businesses and household expenses. Many participants felt that without the SERP SHGs, they wouldn't have had access to loans, social entitlements or rehabilitation devices.
- Social and economic benefits were the most often cited benefits because of participation in SHGs. Political empowerment was marginal. Further, the number of participants expressing no significant gains was moderately high.
- Prior to SHG involvement, PWDs reported marginalization, discrimination, and disconnectedness from society. Majority of respondents reported increased independence, societal recognition, and financial improvement upon joining a SHG.

Barriers for maximizing impact of SHGs

- Access to banking facilities and financial inclusion, even after forming SHGs was a major barrier cited by most SHGs. Participants reported that initial barriers from banks was substantial.

“When we went to the bank to open bank accounts for the remittance of money, the bank people asked us whether we are able to remit money. Some handicapped people have stopped remitting money to the bank and hence we cannot give loans to you”

- The barriers from banks were related to frequent transfer of personnel, requirement

of substantial minimum bank balances, apprehension about credibility of the SHGs, past experiences with other types of SHGs. SERP's personnel played a crucial role in overcoming these barriers.

- The internal criteria set by SHGs for membership of PWDs in some cases acted as barriers to entry. Saving as a criteria for membership meant that several PWDs were left out from participating in the SHGs and thus found it difficult to access other social benefits that the SHGs provided them.

“Anybody who wants to get entitled as a member should save money as much as the existing members have saved. Some are so poor that they cannot afford to save even Rs 100/- per month and that this the main cause why they have not joined the group.”

- Funding for operational costs of Mandal federation of SHGs and the lack of PWD specific SERP personnel affected the institutionalization of PWD SHGs and their federations.
- The PWD activities (like celebrating International Disability Day), health camps, certification camps were events through which the local communities were exposed to PWD SHGs.
- Some PWD participants expressed dissatisfaction on the nature of implementation of government interventions for PWDs. The dissatisfaction was related to pace of implementation, inclusion and exclusion errors and modalities of implementation.
- The local perceptions about PWDs was more related to sympathy rather than empowerment. Physical rehabilitation of PWDs was the most important issue expressed by local village leaders. However, their knowledge about the activities of PWD SHGs and their federations was minimal.

Limitations of the SERP interventions

Local SERP officials emphasized that PWD SHGs are important platforms for providing social entitlements to PWDs rather than providing socio-economic empowerment through SHG activities. They faced problems of increasing the coverage of PWD entitlements because not all PWDs were part of SHGs.

Mentally challenged members were found to be marginal (in terms of presence in FGDs, actual membership and participation). The problems discussed in SHGs were rarely related to them.

Federations of SHGs had mostly stopped working because of lack of supportive funds to them and the absence of PWD specific SERP coordinators at all mandals. Federations had

more motivated PWD leaders whose roles were now only limited to managing their SHGs.

Conclusions

SERP's PWD SHGs have definitely made a considerable impact on the lives of its members. However, activities mentioned were intended to benefit PWDs individually. Collective activities were not noted. The provision of entitlements was the main outcome due to PWD SHGs. The potential of SHGs to provide socio-economic empowerment to PWDs remained untapped.

From case studies:

One female member in the MVS who was affected by Polio was involved in helping the poor and the PWDs by helping them fill out various forms related to their banking requirements, applications for pensions and other entitlements provided by the government. She also served in the School Monitoring Committee in her village. She believed that, PWDs would get the respect they deserve in the community if they are able to help the communities through their education or technical skills.

Srinivas, the PWD activist behind the success of the Samarlakot TVS has had a lot of accomplishments in his career as a social worker. A PWD himself with locomotor disability, Srinivas has struggled hard to create networks among government agencies, private and civil society organizations for empowering PWDs in the Samarlakot area. His optimism toward PWD related activities and the excitement of being part of an enabling institution like the TVS were commendable. With a meticulously documented profile, he showed the media clippings of diverse PWD related activities that he and the TVS had conducted in the last 10-12 years.