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**Bringing Dignity to the Disabled**

“It is at this age that for the first time I have a sense of belonging, that am getting recognition, I am part of some thing, I am someone. I have a voice”, says Kumudam. She is over 60 years old and blind.

There is spontaneous applause from her audience , a small group of about two dozen people, sitting cross-legged in a tiny room on a hot June afternoon in Murugankudi village in Cuddalore district of Tamil Nadu, near Virudhachalam, about 300 km south of Chennai.

Kumudam belongs to a special self help group that was set up here in 2007. This group consists of vulnerable people, the disabled and aged, marginalised and destitute. At least 1,500 such people have been identified in this panchayat alone by the villagers themselves, eligible for assistance under a unique poverty reduction scheme called the ‘Vazhndhu Kaattuvom’, by which the government identifies the most vulnerable and extends livelihood and other support.

“Social exclusion is often the most difficult barrier to overcome, and is usually associated with feelings of shame, fear and rejection”, say government officials.

“It is important to create a conducive environment and desirable attitudinal change among the community and project stakeholders aiming at maximum inclusion”, explains Rural Development Ministry, the implementing authority.

As more than 20 per cent of people in the State have been identified as living below the poverty line, the Vazhndhu Kaattuvom empowerment initiative has a total outlay of Rs 717 crores, with assistance from the World Bank.

This Project is being implemented in 15 districts in 70 of the most backward blocks in 2,517 village panchayats for a six year period. The disabled are specially identified by a door to door survey process by a village committee. “The project recognizes their rehabilitation and development needs and gives special attention to them through appropriate design and institutional mechanism”.

The benefits include national ID cards, maintenance grant, pension, insurance cover, free houses, community certificates and aids and appliances for the disabled and vulnerable. For the first time the disabled have been mobilized into SHGs on a large scale and have benefited from existing Government schemes like SGSY, SHG – Bank linkage programme.

Nearly 86,887 disabled and vulnerable persons (75% of the total identified) have benefited from project funds and through convergence with other Government Schemes

through the intervention of the project. So far 24,493 disabled persons have been mobilized into self help groups and more than 40,751 have received livelihood assistance. Maintenance grant has been given to 1,485 people and another 80,000 have been granted social security pension. As many as 48,543 disabled person have received National Identity Cards and 5,927 have received aids and appliances.

Community organizations like the Village Poverty Reduction Committee (VPRC) and Social Audit Committees are formed and capacitated. One disabled person is included as a member of the VPRC which is a village level institution, to voice the concerns of the disabled and protect their interests, and help in their development. After the disabled are identified by the community through the participative process, they are mobilized and formed into Self Help groups and SHG federations at the Village Panchayat level.

Kumudam is proud that for the first time in her life, her blindness has not left her out of society. Rather, now she is a part of the SHG, a group of people, physically challenged like her in various ways, but no longer marginalized. Murugankudi village has 53 disabled people and as many as 26 who are among the most vulnerable.

Funds are directly transferred to the VPRC which implements the project at the village level. The VPRC identifies the needs of the vulnerable and the handicapped, prioritizes, and uses 40% of the funds to assist the disabled. Capacity building activities for their rehabilitation and socio-economic development is important; efforts are taken to promote livelihood activities of the disabled by providing financial and technical support.

Addressing the rehabilitation and developmental needs of the disabled is a complex issue and the VPRC needs technical support to implement the initiatives for the disabled and vulnerable. To facilitate a range of support services, a specialized agency working for the disabled (BDFa) at Block level is engaged to provide hand-holding support to the VPRCs. Various activities for the differently abled are implemented through a Special Group Facilitator (SGF), specially appointed to facilitate the services.

Rehabilitation assessment camps are conducted by the village poverty reduction committee with the help of rehabilitation professionals to examine the needs of the differently abled. Interventional plans are prepared to rehabilitate them. This needs and includes medical care, technical assistance like mobility aids, skill development process and livelihood support and services that will help improve their quality of life.

Social mobilization approach is this project's key to empowerment and dignity. The exclusive self-help groups (special SHGs) with differently abled persons formed at the habitation level compose of 5 -20 members in each group. Each SHG is affiliated to the panchayat level federation (PLF), a federation of SHGs. Each such SHG is given seed money of about Rs. 10,000 to strengthen the groups, bring financial discipline and facilitate their linkages with the banks for livelihood promotion.

Though the severity of disabilities can be reduced by timely and early intervention, in rural India often the disabled have no access to such services. "Vazhndhu Kaattuvom

Project has developed a strategy to extend Community Based Rehabilitation services to the rural needy”, says the official. Community Disability Facilitators are drawn from the communities. They are trained to provide rehabilitation and therapeutic support services to the disabled “right at their homes” by regular door to door visits.

Another great challenge is to identify the potential of the disabled / vulnerable and provide necessary resources for skill training in various trades. The linkage has to be made with reputed training institutions and corporates , to provide the differently-abled suitable jobs and make them self-reliant.

“Unemployment and limited job opportunities have been critical issues for the differently abled”, the official says, pointing out that a large majority of persons with disabilities are capable of productive work, which helps them financially and socially. Hence, the project supports the differently-abled persons or their representatives to identify feasible livelihood opportunities and then extends micro-finance to help in business development. Lack of awareness of their entitlement is also another challenge the disabled face. Most of the differently abled persons in rural areas are unable to get their entitlements from existing government schemes like disability identity cards, aids and appliances, maintenance grant, insurance etc. The VPRC, therefore, takes the responsibility of getting these services for the needy disabled persons at their doorstep.

The project has taken an initiative to provide social security through Nirmaya Insurance scheme implemented by national trust for the Mentally Retarded, Cerebral Palsy, autism and persons affected with multiple disabilities. As many as 6,581 people have availed of this insurance and they are entitled to coverage of up to Rs.1 lakh as cashless hospitalization expenses.