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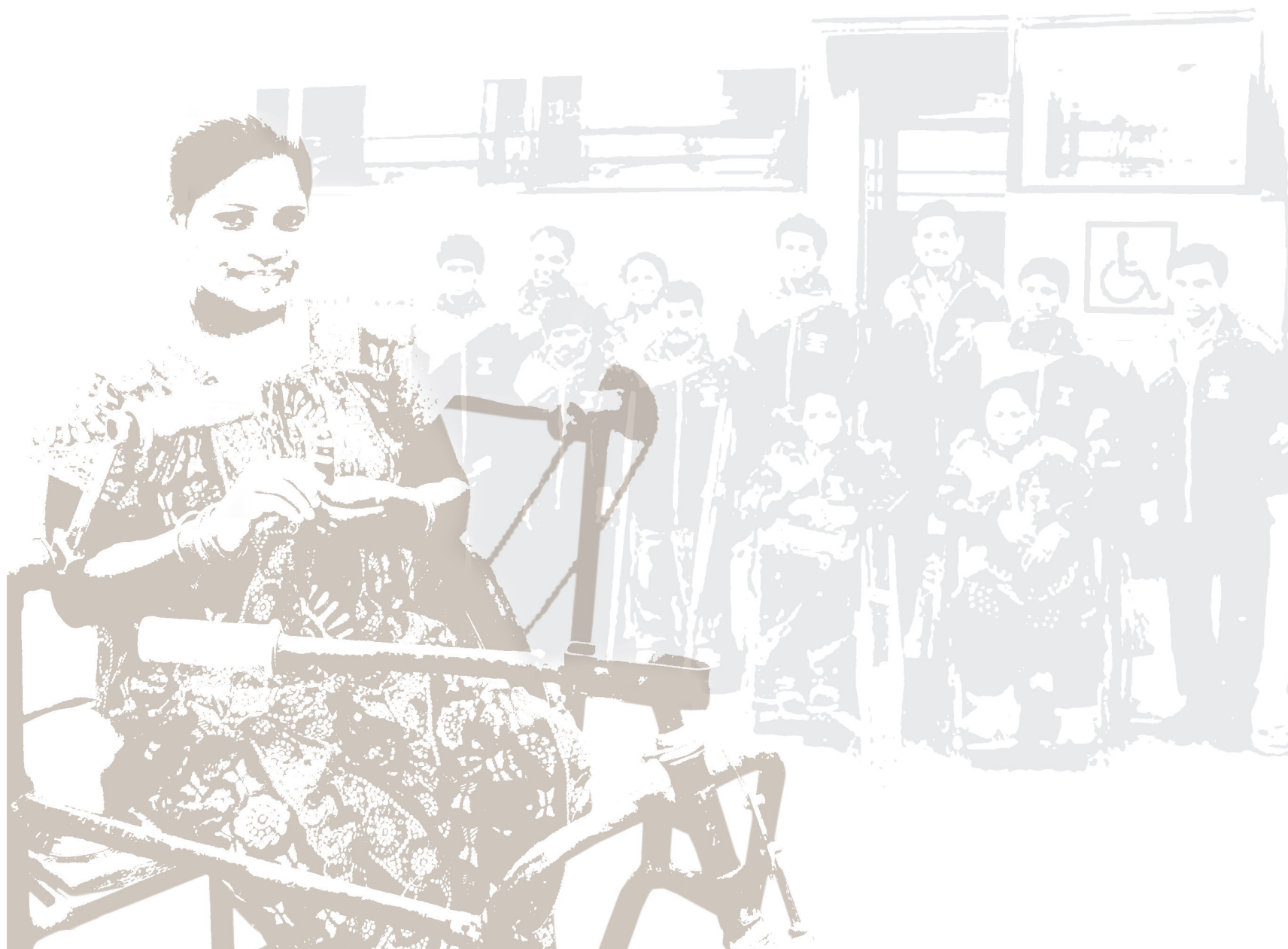
LIVELIHOOD OPPORTUNITIES FOR PERSONS WITH DISABILITIES





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Design: www.viainteractive.in

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Preface



Empowered lives.
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People living with disabilities encounter many disadvantages in society and are often subject to stigma and discrimination. Marginalized and disproportionately poorer, people living with disabilities are particularly vulnerable to crisis. Further, they remain largely excluded from political and civil processes and voiceless on crucial issues that affect them and their society.

The Government of India's 11th Five Year Plan and the Approach Paper to the 12th Five-Year Plan envisaged an inclusive approach towards persons with disability and promised special attention to differently-abled people, among other vulnerable groups. Nevertheless, in India, skills and potential of most people living with disability remain untapped, under-utilized or under developed. People living with disabilities are amongst the most impoverished communities in the country.

There is a growing recognition and acknowledgement of the rights of the people with disabilities. We commend the Planning Commission for engaging with persons with disabilities, in particular to inform the design of the forthcoming 12th Five Year Plan. India also has several legislative provisions that provide for the protection of rights and equal opportunities for people with disabilities. Development can be inclusive - and reduce poverty - only if all groups of people contribute to creating opportunities, share the benefits of development processes and participate effectively in decision-making at all levels of governance. There is significant scope to build an enabling environment that can ensure the inclusion of people with disabilities in national development processes.

This publication commissioned by the Government of India and the United Nations Development Programme is part of a larger collaboration that focuses on developing state level strategies in support of livelihood promotion. By examining the complex issues around promoting livelihood opportunities for people with disabilities and sharing lessons from national and international experiences, we hope that this Report will be useful in increasing awareness of and understanding of disability. We hope it will serve as a catalyst for further research in the area, and most importantly, involve persons with disabilities in the design and implementation of policies and programmes.

A handwritten signature in black ink, appearing to read 'Caitlin Wiesen'.

Caitlin Wiesen
Country Director
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Foreword

DR. NARENDRA JADHAV
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Livelihood is critical to combating poverty as spelt out in the Millennium Development Goals and is closely linked to the basic human rights. It is essential for everyone - not only because it gives degrees of freedom to take control of life but also because it helps improve self esteem -so very essential for leading life of dignity and respect.

In case of marginalized groups such as Persons with Disabilities (PwD), livelihood issues become all the more important on account of the negative and discriminatory attitudes of society and other complexities such as lack of accessible transport, availability of conducive infrastructure and services to overcome various socio-economic-political constraints faced by them. Experiences from the XIth Five Year Plan revealed key barriers to employment and livelihood promotion for people belonging to the disadvantaged groups. Great scope exists for better design of policies, implementation and monitoring of major poverty reduction and livelihood programmes.

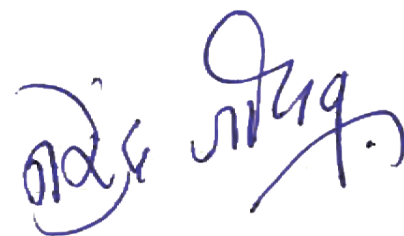
It was against this background that the Planning Commission initiated 'Documentation of Selected Good Practices in the area of livelihood improvement of Persons with Disabilities' aimed at documenting and sharing experiences, prevailing innovations of various government and non-government initiatives that depict effective programme designs and implementation processes. The study was supported by UNDP. The main focus was on building a scientific knowledge base and to provide a platform for sharing reflections and analyses in order to implement larger-scale, sustained and more effective interventions for improving livelihood options of PwDs in India in the coming years.

Engaged in Developmental Planning especially for the socially disadvantaged groups, I am aware of the complexities and challenges that confront the policy makers. I am sure this document will be most useful for the forthcoming Five Year Plan.

The study report is divided into three sections: First, it provides an overview of the current scenario in the light of Government of India's positive discrimination policy in all employment and livelihoods schemes (3% reservation). While it clearly indicates the difficulties and inadequacies in data collection, the available data reveal that the allotted 3% reservation is not fully utilized in most of the States barring exceptions such as Andhra Pradesh. It also reveals various inadequacies of the State Governments in implementing the existing provisions. Secondly, the report highlights some very interesting and successful experiences in livelihood promotion - both within the country and abroad. While nationally, Indira Kranti Patham (IKP) of Andhra Pradesh is potentially a model that is replicable on a large scale, examples from Jharkhand and West Bengal offer perspectives for larger demonstrations to carry forward. Some of the international experiences clearly bring out the possibilities of transfer of technology through AgrAbility project of Goodwill Industries, USA and REMPLOY model of UK, whereas the South Korean and the Japanese models underline the importance of conducive policy framework in tackling livelihoods issues of PwDs having severe functional difficulties. The experiences of Cambodia, Thailand and China also present interesting models for inclusive livelihoods in the rural areas. Finally the report succinctly brings out key lessons with a handy chapter on recommendations, both at policy and project level.

The key issue is the availability of adequate amount of funding and effort, from a number of sources, earmarked for development so as to support livelihood activities of the PwDs. Given the complex nature of increasing consumerism in our society, there is a demand for opening up diverse avenues for sustainable livelihoods. It is important to recognize that the aspirations of PwDs also fall within the ambit of the same consumer world.

I believe that the lessons in this document can help many stakeholders including the Government, to design new strategies to enhance sustainable livelihood opportunities for the PwDs that will go a long way in enhancing their self-esteem and make them equally productive citizens of our country.



Dr. Narendra Jadhav
Member, Planning Commission
May 18, 2012

Acknowledgements


This study “Livelihood Opportunities for Persons with Disabilities” has been undertaken by Shodhana Consultancy, Pune. It is based on a large number of consultations with government and non-government agencies and experts with experience in the area of livelihood generation for Persons with Disabilities. Ruchhika Bahl, Independent Consultant, contributed to the study providing technical inputs, undertaking documentation, editing and consolidating the final report.

The findings are based on data collected from ten states (Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, Andhra Pradesh, Maharashtra and West Bengal) through primary and secondary sources and field visits. The study has drawn up a set of recommendations on possible ways of livelihood improvement for Persons with Disabilities which will be useful for policy makers, agencies and practitioners.

The team is grateful to all the contributors to the study. We acknowledge the contribution of all the officials of the government and non-government organisations who participated in this study with enthusiasm and sincerity. Special thanks are due to Dr. Indu Patnaik, Joint Advisor and Mr. Alok Kumar, Project Officer, Livelihoods Team, Planning Commission for their invaluable contribution to initiating and monitoring the study. Mr. G. B. Panda, Senior Adviser, Planning Commission guided and supported the team.

UNDP India Team

Prema Gera, Shashi Sudhir, Hari Mohan

 *“Development can only be sustainable when it is equitable, inclusive and accessible for all. Persons with disabilities need therefore to be included at all stages of development processes, from inception to monitoring and evaluation. Addressing negative attitudes, the lack of services or ready access to them, and other harmful social, economic and cultural barriers will benefit all of society.*

On this International Day of Persons with Disabilities, I call on governments, civil society and the global community to work for and alongside persons with disabilities to achieve inclusive, sustainable and equitable development worldwide”.

**Ban Ki-moon,
Secretary-General, United Nations,
3rd December 2011**



PART - I

**Livelihood Opportunities for
Persons with Disabilities (PwDs)**



Livelihood Opportunities for Persons with Disabilities (PwDs)

Background of the Study

In order to translate the aspirations of Persons with Disabilities into reality it becomes imperative to take stock of what is the current situation with respect to the 'excluded populations' and then plan to build on the same. The Indian 11th Five Year Plan (FYP) places strong emphasis on inclusive and rapid poverty reduction and among the key strategies proposed by it, is the accelerated support to decentralized and outcome based planning. It expects to improve the effectiveness of development programmes and to facilitate inclusive growth, the latter by ensuring equitable participation and benefit sharing by disadvantaged social groups.

In 2008, UNDP, India in partnership with the Planning Commission launched the Livelihood Promotion Strategies Project in the country focused on seven states. The project recognizes that the seven UN focus States (Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan and Uttar Pradesh) have relatively higher concentration of poor and disadvantaged groups than other States. These disadvantaged women and men have limited livelihood options and are highly dependent on agriculture and the informal economy.

Empirical evidence also shows that 'Disabled people living in poverty' have always suffered from double disadvantage and are also at a higher risk of becoming even poorer. The same is true for all people living in poverty, who have a higher risk of facing a disabling condition due to their limited access to basic services such as health, education, and sanitation and higher rates of exposure to hazardous working conditions.

'Women with disabilities' suffer a double discrimination, both on the grounds of gender and of impairment. The consequences of deficiencies and disablement are particularly serious for women. Women are subjected to social, cultural and economic disadvantages, which impede their access to, for example, health care, education, vocational training and employment. If, in addition, they are physically or mentally disabled, their chances of overcoming their disablement are diminished, which makes it all the more difficult for them to take part in community life.

All women and men with disabilities can and want to be productive members of society. In both developed and developing countries, promoting more inclusive societies and employment opportunities for people with disabilities requires improved access to basic education, vocational training relevant to labour market needs and jobs suited to their skills, interests and abilities, with adaptations as needed. Many societies are also recognizing the need to dismantle other barriers, making the physical environment more accessible, and providing information in a variety of formats, and challenging attitudes and mistaken assumptions about Persons with Disabilities (PwDs).

It is in this context that the UNDP, New Delhi and the Indian Planning Commission, commissioned a review and research study in September 2010 to document the status and consolidate existing experiences and innovations of the various government and non-government initiatives that are taking forward effective programmes and processes of creating livelihood opportunities for PwDs.

It was felt critical to document the success stories and case studies of livelihood improvement for PwDs, which will help inform and give insights into the barriers and challenges to employment and livelihood promotion. This knowledge will then help design, execute and monitor better poverty reduction and livelihood promotion programmes and policies. It would also provide the relevant knowledge base required to influence policy makers, state governments and financial institutions for extending credit to PwDs for microenterprise development.

The findings of the study and its recommendations will also support the national and state governments in their progress towards social inclusion and poverty reduction. The report will also feed into the XIIth FYP on measures for inclusion and livelihood improvement of Persons with Disabilities.

Objectives of the Study

1. *To undertake a desk review of the Government livelihood schemes* those have three percent reservation for the PwDs as well as the three percent reservation in Government jobs with the aim to understand the implementation status at the ground level and identify the gaps.
2. *To undertake documentation of good practices from various Government and non-government agencies* in the area of livelihood of PwDs with the aim to understand the current situation and disseminate the relevant know how. This included a process study of the organisational interventions that led to individual successes in gaining livelihoods. Drawing out of these processes, individual case studies were documented.
3. *To undertake documentation of good international practices* from different parts of the world, in particular from the Asia Pacific region with the aim to share the lessons learned and explore the possibilities of simulating similar efforts in India.

Design of the Study

A total of 10 states were selected for this review study. This included the seven United Nations Development Assistance Framework (UNDAF) States and an additional three States. The UNDAF States are the priority States for the United Nations, based on their Human Development Indicators ranking and the unique development challenges they face. The States are as follows: Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh

In addition, the following States were also included in the sample:

1. Maharashtra: The rationale for selecting Maharashtra is the performance of the Maharashtra State Handicapped Finance Development Corporation (MSHFDC), which till date has the largest number of cumulative beneficiaries (ranking highest coverage) that could serve as a model for replication for similar State agencies in India.
2. West Bengal: The rationale for selecting West Bengal is its biggest network of PwDs in the country along with a strong Panchayati Raj Institutional system. The aim was to explore if these two would have any bearing on the livelihood status of PwDs, particularly in accessing the Government programmes.

3. Andhra Pradesh: Andhra Pradesh District Poverty Initiatives Project (APDPIP), a World Bank assisted programme was the first multilateral poverty alleviation programme with an inclusion component built in right from inception. All the poverty alleviation programmes in the State later were brought under one umbrella viz. Indira Kranti Patham (IKP). IKP's disability wing currently focuses on two aspects - firstly, it organises the rural PwDs in SHGs and then provides microfinance through bank linkages for livelihood options and secondly, it provides training and placement in collaboration with the Wadhani Foundation under the name of Centre for People with Disability Livelihoods (CPDL). Presently, Andhra Pradesh is the only State government that runs such an elaborate programme both in rural and urban areas. It was thought appropriate to disseminate the lessons learned from this model that could benefit the poorest PwDs in India and also replicate the same in other states.

The study was carried out from January 2011 to March 2011 with an initial 20 days preparatory period prior to the commencement of the study.

The process entailed selection of partner Government agencies and NGOs in the sample states. These organizations were selected based on their ongoing work in the area of livelihood generation for PwDs and on the management team's previous work experience with them.

Post selection, the partner organizations were invited to be part of two consultative workshops that were hosted first in New Delhi and then Mumbai. The first workshop was held in early December 2010 in New Delhi with the aim of sharing the framework and methodology of the study with the representatives of the selected GO/NGOs from the sample states.

The second workshop was held in January 2011, which was attended by the resource persons recruited for documentation by the respective partner NGOs. A two days capacity building training workshop on social research and case study methods were conducted for these resource persons from 10 States at Tata Institute of Social Sciences (TISS), Mumbai. Formats and templates were prepared for data collection on various poverty reduction and livelihood schemes of the government and case study writing. These formats were shared with the participants during the training.

Following this, the data was collected and a desk review of available second hand information through internet and also few visits to the different organizations in India and government departments in different states were undertaken over a period of two months.

The study had three distinct parts:

Review of Government Livelihood Schemes

The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, has ensured a reservation of 3 percent of jobs for PwDs in the formal sector as well as in various poverty alleviation programmes and schemes, both in rural and urban areas.

The schemes that have been identified and reviewed to understand their impact and efficacy with respect to outreach to the PwD beneficiaries include:

1. Swarnjayanti Gram Swarozgar Yojana (SGSY)
2. Sampoorna Grameen Rozgar Yojana (SGRY)
3. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
4. Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
5. Prime Ministers Employment Generation Programme (PMEGP)
6. Compliance on three percent reservation for PwDs in Government and PSU jobs. While the Act has mandated a minimum of three percent job reservation the Governments of Chhattisgarh and Madhya Pradesh have earmarked six percent for PwDs. The desk review of the schemes was undertaken with the aim of understanding the progress and the gaps to enable further improvement.
7. The Apprenticeship Training Scheme

Documentation of Good Practices (Government and Non-governmental)

A “good practice” is commonly defined as “a technique or methodology that, through experience and research, has proven reliably to lead to a desired result. A “good practice” is “knowledge about what works in specific situations and contexts, without using inordinate resources to achieve the desired results, and which can be used to develop and implement solutions adapted to similar health problems in other situations and contexts”.

Documentations of good practices from the field have been selected from 6 States with the help of partner agencies involved in the project for the respective States.

While individual livelihood intervention cases have been documented from 5 States (Andhra Pradesh, Chhattisgarh, Maharashtra, Odisha and West Bengal), the Rajasthan Mission on Skills and Livelihoods in Rajasthan is purely a process intervention study, which is a collaborative effort of the Government of Rajasthan and UNDP to promote strategies for skills development and livelihoods promotion in the State with a focus on disadvantaged groups and regions.

Efforts have been made to include as much diversity as possible. The main focus while gathering the good practices has been on:

1. Representation of the five major disabilities (OH/HH/ VH/MH/¹ multiple disability and deaf-blind) as defined by the 1995 PwD Act.
2. Representation of urban as well as rural areas.
3. Gender specific representation.

The areas of good practices in the case studies are individual or in conjunction with each other with the following focus:

1. Skills training /development and placements
2. Inclusion in Government poverty reduction schemes

¹ OH-Orthopedic Handicapped, HH-Hearing Handicapped, VH-Visual Handicapped, MH- Mentally Handicapped.

3. Self help groups / support groups
4. Microfinance and linkages
5. Rural livelihood options
6. Sheltered employment
7. Public Private Partnerships (PPP)

Documentation of International Good Practices

Efforts have been made to document good practices in the realm of livelihood options for PwDs in the international sector and to get an understanding into the world action in this space.

A purposive sampling method was carried out to select the good practices by choosing the best possible replicable models for the Indian context. The major focus has been retained on the Asia – Pacific countries such as China, Japan, Thailand, Bangladesh, Hong Kong, Cambodia, Korea and Sri Lanka and some examples from the United Kingdom, United States of America and also Kenya.

Individual case studies have also been documented under some good practices / model interventions to showcase the backdrop, challenges, lessons and achievements across various categories of disability as well as gender, wherever possible across India.

Findings and Outcome

The study will include an analysis of livelihood schemes and uncover some of the existing good practices with respect to livelihood opportunities and strategies for the disabled in India.

The above knowledge gained will be used to make recommendations to support the National and State governments in its progress towards social inclusion and poverty reduction.



Disability and Poverty

Inclusion of PwDs in the Economic Work Force: The Value Proposition

Poverty is a cause of disability since the poor often lack resources to prevent malnutrition, and do not have access to adequate health services that may prevent some disabilities. Poverty is a consequence of disability since people with disabilities often lack access to education, health services and income- generating activities: they are often denied their human, social and economic rights.”²

While PwDs constitute a huge population, they are rarely seen as productive human capital of the state. The direct correlation between disability and poverty is largely ignored by states, while it creates a vicious circle as the opportunity for persons with disabilities to earn is much less and their expenses are more, resulting in people with disabilities and their families being poorer than the others.

² Leymat, Anne et al, 2006, 'Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries Funding Mechanisms for Self-Employment', Handicap International.

Poverty and Disability- A Symbiotic relation

- » In Indonesia, a household's income falls by 70 percent with the onset of a disability (Gertler, 2004)
- » In Uganda, households with a disabled member are 60 percent more likely to live in poverty (Hoogeveen, 2004)
- » In Tanzania, households with a disabled member had a consumption level lower than 60 percent of the average (White, 2000)
- » Erb & Harriss-White (2001) estimated the cost of disability to a rural economy to be 5.5 percent calculated as direct, indirect and opportunity costs of disability as a proportion of total village income (cited in Yeo and Moore, 2003)
- » In India, households are likely to spend a quarter of their annual income to access services for a disabled family member (Erb & Harriss-White, 2001)
- » 1.45 percent of India's total GNP was lost due to blindness alone (Shamanna et. al. 1998)

UNESCO data reveals that a majority of PwDs is unable to earn any livelihood for a variety of reasons, such as the lack of adequate education or training. Only one to two percent of PwDs in developing countries receive education (United Nations Educational, Scientific and Cultural Organization, 1998). Also, the employers, family members and / or sometimes the PwDs themselves have preconceived ideas regarding their capabilities, accessibility issues and so on. Compared to their able-bodied peers unemployment among PwDs is usually high. The situation of women with disabilities is even worse, with more discrimination and fewer opportunities. As a result, PwDs are mostly considered burdens, live in poverty and lack access to basic services such as education, health care, vocational training, employment, etc. As a result, *"Poor people are disproportionately disabled...and people with disabilities are disproportionately poor."* (Mr. Holzmann, World Bank)

There are an estimated 650 million people with disabilities in the world (maybe 12 percent of the global population) and 80 percent of these (520 million) are concentrated in developing countries. Furthermore, 80-90 percent of the persons with disabilities of working age are unemployed compared to 50-70 percent in industrialized countries.³ The World Bank considers that leaving people with disabilities outside the economy translates into a foregone GDP of about 5-7 percent.⁴

³ Drawn from UN Enable Statistics. Please see <http://www.un.org/disabilities/default.asp?id=255>

⁴ Cited in 'A new Financial Access Frontier: People with Disabilities', Centre for Financial Inclusion at ACCION International

Studies prove that the costs of economic exclusion outweigh the costs of full economic citizenship of PwDs. Hence, it is valuable to invest in the disabled people.⁵

The remedy for this is to understand the condition of PwDs and work towards providing support for their livelihood options to ensure a life of dignity for them. Many developed nations have already begun work in this direction and it is evident from a range of experiences available from across the world, which highlight the reduction in poverty and increase in economic participation by the PwDs.

Persons with Disability and Livelihood Concerns

Livelihood is the sum of ways and means by which individuals, household's and/ or communities make and sustain a living. It is a concept that encompasses practices and processes much beyond the regular income generating activities. By and large, livelihood encompasses not only the economic activities that people engage in, but also their social, institutional and organizational environment. Participation in an economic activity is necessary for every human being, not only for sustenance, basic survival or supplementing the family income, but also to contribute to one's self esteem and enhancing self-fulfillment.

'Livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.' (Chambers & Conway, 1991).⁶

Livelihood is a system that depends on the assets people draw upon, the strategies they develop to make a living, the context within which it is developed and finally all those factors that make a livelihood more or less vulnerable to shocks and stresses.

⁵ Kleinitz, Pauline, 'Including People with Disabilities in Poverty Alleviation: why do it, and how: CBM-Nossal Partnership for Disability Inclusive Development)

⁶ Chambers, R., & Conway, G. (1991). Sustainable Rural Livelihoods: Practical Concepts for the 21st Century. Retrieved December 5, 2011, from <http://www.smallstock.info/reference/IDS/dp296.pdf>

The livelihood assets required may be tangible or intangible. These could also be categorized into groups such as **human capital** (skills, knowledge, health and ability to work), **social capital** (including informal networks, membership of formalized groups and relationships of trust that facilitate co-operation and economic opportunities), **natural capital** (land, soil, water, forests and fisheries), **physical capital** (basic infrastructure, such as roads, water & sanitation, schools, ICT; and producer goods, including tools, livestock and equipment), **financial capital** (financial resources including savings, credit, and income from employment, trade and remittances), and **political capital** (access to citizenship, right to vote, to participate in political affairs, legal rights)⁷



The complex interplay of institutions, processes and policies, such as markets, social norms, and asset ownership policies affect one's ability to access and use assets for a favourable outcome. As the contexts change they create new livelihood obstacles or opportunities. The access and use of these assets, within the aforementioned social, economic, political and environmental contexts, form a livelihood strategy. One important characteristic of livelihoods is their interdependence. Very few livelihoods exist in isolation. A given livelihood may rely on other livelihoods to access and exchange assets. Thus, positive and negative impacts on any given livelihood will, in turn, impact others.

⁷ Chambers, R., & Conway, G. (1991). Sustainable Rural Livelihoods: Practical Concepts for the 21st Century. Retrieved December 5, 2011, from <http://www.smallstock.info/reference/IDS/dp296.pdf>

Enhancing Livelihood Options through State Intervention

Empirical evidence shows that Persons with Disabilities are the vulnerable communities that get marginalized in the competition for access to assets and markets, having a huge negative impact on their social, emotional and economic well-being. In this competitive race, PwDs are the majority group on the peripheries with no access to human, social and financial capital and having limited or negligible control and access to physical and political capital. The negative fallout of the same hampers their enjoyment and opportunity of economic livelihood.

Globally, it has been observed that the vulnerability index⁸ is increased manifold due to disability. It is directly impacted by the ecosystem in which the vulnerable live. People’s livelihoods and the wider availability of assets are fundamentally affected by critical trends as well as by shocks and seasonality over which they have limited or no control. Shocks can be the result of human health, natural events, economic uncertainty, and conflict and crop/ livestock health. The vulnerability context in turn affects a household’s assets.

On the other hand, it is encouraging to note that if appropriate state policies and programmes are in place, the vulnerability index can be countered. There are positive evidences available from Korea and China, which showcase the ability of PwDs to undertake almost all jobs – right from managerial positions to working as machinery assemblers.

Table 1: Distribution of jobs in Public and Private Sector, Republic of Korea

	Public Sector	Private Sector	Total
Employers	84	1,995	2,079
Workers	0.27 (million)	1.97 (million)	2.25 (million)
Employed PwDs	4420	21,754	26,174

Source: ‘The Status of Training and Employment Policies and Practices for People with Disabilities in The Republic of Korea’⁹

⁸ Beckett,A.E (2006), ‘Citizenship and Vulnerability: Disability and Issues of Social and Political Engagement’, Basingstoke: Palgrave Macmillan.

⁹ Draft report by Dal Yob Lee, Ph.D

Table 2: Persons with and without disabilities by occupation (%), Republic of Korea 2000

	With Disabilities	Without Disabilities
Legislative officer, management	0.3	2.3
Professional	2.4	5.2
Craft work, para-professional	3.6	11.1
Office work	4.8	11.2
Service, sales	21.0	23.9
Agriculture, fishery	25.6	10.2
Technical engineering	11.7	12.9
Machinery assembler	6.5	10.6
Day labor	23.4	12.5
Total	100.0	100.0

Source: 2000, KIHSA, Korea Institute for Health and Social Affairs

Similarly, the Republic of China shows us how the employment of PwDs can be on an upward trend if appropriate measures are taken by the government.

Table 3: People's Republic of China (1996-1999) - Labour with Disabilities in rural areas (%)

	1996*	1997*	1998*	1999*
Employed	1.47	1.42	1.56	1.57
In stable employment	0.76	0.86	1.00	0.98
Unemployed	0.59	0.67	0.51	0.47

Source: China Disabled Persons' Federation

A fair number of creative and constructive actions have been taken by the Government and non-government organisations in the disability sector, nationally and internationally, which have demonstrated innovative ways to improve the lives of PwDs. These approaches of ensuring engagement, participation and ownership of PwDs in the economic processes of their countries, resulting in successful fulfillment of the human development indicators in addition to creating egalitarian and equitable societies devoid of biases and prejudices offer great leanings. Making knowledge of such initiatives widely available will not only be helpful in avoiding the loss of

valuable time in “re-inventing the wheel” but will also offer an opportunity to acquire knowledge about lessons learned to improve and adapt strategies and activities. It is anticipated that it will also provide a platform for sharing reflections and analysis in order to implement larger scale, sustained, and more effective interventions for improving the livelihood options of PwDs in India.



Disability in India: Present Context

Defining ‘Disability’

In 1995, the Government of India passed the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act (PwD Act). As per Section 2 (I) of the Act, **Disability** is defined as:¹⁰

- i. Blindness;
- ii. Low vision;
- iii. Leprosy-cured;
- iv. Hearing impairment;
- v. Loco motor disability;
- vi. Mental retardation;
- vii. Mental illness;

¹⁰ For the purpose of this study, we have taken the PwD Act, 1995 as the base for definitions for categories of disability.

As per Sec 2(t) of the Act, '**persons with disability**' means a person suffering from not less than forty percent of any disability as certified by the medical authority.

In addition, there are other frameworks being presently used as reference points for describing and defining Disability in India.

The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 deals with the following conditions:

- i. Autism,
- ii. Cerebral Palsy,
- iii. Mental Retardation and
- iv. Multiple Disabilities and for matters connected therewith or incidental thereto.

Government of India ratified the **United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)** in October 2007. Article (1) of the Convention states that, 'Persons with disabilities include those who have long term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.'

"Disability is therefore not defined as a standalone medical condition, but rather as the product of the interaction between the environment broadly defined and the health condition of particular persons."

According to the Census 2001¹¹, there were approximately 22 million persons with disabilities in India who constituted 2.13 percent of the total population. This includes persons with visual, hearing, speech, loco motor and mental disabilities. However, according to the World Bank Report 2009, approximately 6 percent of the Indian population has some form of disability. To top it up, the World Health Organization figure is stated at 10 percent of the total population.

¹¹ Census 2011 has included revised questions about disability, and there has been a reasonable amount of publicity so that the information reaches the relevant people. The results of Census 2011 are expected to provide much more authentic numbers considering the spadework that is being done. For this study, though, we have to rely on the figures emerging from the earlier Census, 2001.

Disability is a complex phenomenon and thereby accurately measuring its prevalence through a national level survey presents many challenges. Given these complexities, the lack of agreement about optimal measures of disability is not surprising hence resulting in varying figures.

Work Participation by Persons with Disabilities

In India, it is a fair presumption that PwDs are not seen as a human resource who could contribute and participate in nation building. Their talent, skills and potential mostly remain untapped, under-utilized or under developed. Further, the education and employment rates for persons with disabilities are far lower than the non-disabled persons. The opportunities for PwDs, to earn is less and their expenses more resulting in them being one of the more impoverished communities in India.

Even though the country is clocking an average annual GDP Growth rate of 8.45 percent (2004-2011) and employment opportunities have increased in the last two decades, the percentage of persons with disabilities actually fell from 43 percent in 1991 to 38 percent in 2002 despite the galloping economic growth.¹²

According, to the employment projections given in the Eleventh Plan, an estimated 116 million employment opportunities would be created in the 11th and 12th Plan periods. The unemployment rate at the end of the 12th plan period is projected to fall a little over 1 percent.¹³ Further, a Skill Development Mission was launched in the 11th-Five Year plan, which envisions creating 500 million skilled workers by 2022. However, slow progress can be seen in the 11th plan period to achieve these targets vis a vis persons with disabilities and as a result the inequality gap is steadily increasing.

A recent draft of the Social Assessment Report¹⁴ on National Rural Livelihood Project (NRLP) clearly mentions, 'some groups are more disadvantaged than others. Analysis shows clearly that Scheduled Tribes, Scheduled Castes, some religious minorities such as Muslims, women, and people with disabilities are amongst the poorest groups.'

¹² Word Bank Report, 'People with Disabilities in India From Commitments to Outcomes, 2007, <http://siteresources.worldbank.org/INDIAEXTN/Resources/295583-1171456325808/Chapter05.pdf>

¹³ Report of the 'Sub Group on Economic Empowerment of persons with Disabilities', August 2011. Under the Working Group on Empowerment of Persons with Disabilities for formulation of XII Five Year Plan (2012-2017)

¹⁴ 'Social Assessment Report', Ministry of Rural Development, Government of India, New Delhi, February 2011

It further accepts the fact that the disabled or physically/mentally challenged often have limited access to education, employment and public services. Some barriers to their inclusion are physical, such as the inaccessibility buildings or transport, others may be institutional (e.g. discriminatory practices), and still others attitudinal (e.g. the stigma attached to persons who are HIV+ and suffering from AIDS).

PwDs face serious barriers in getting jobs. Unequal access to education and training programmes is a major challenge that needs to be resolved a priority. Then they need to be able to learn about and obtain jobs, which they can physically access and work at despite their disability. They also face social and psychological barriers - ignorance, myths, prejudice, stereotyping and misconceptions about their capacities, acceptance by fellow workers, and low self-esteem, fear and over-protective families. Bringing about changes to existing infrastructure is a key need to improving access for the physically disabled, with employers also often reluctant to provide accessibility and supportive facilities. In general, there is little legislative support for disabled people, and where protective laws exist they may be poorly enforced. Technology may provide support in certain areas – for example, computers and the Internet could help those with mobility or communication difficulties, but these would need to be made available consciously to poor people (De Marco, 2009). Including disabled people in the NRLP would require these – and other – issues to be squarely addressed.

While mentioning the strategies, the report emphasizes that PwDs face immense challenges and both poverty reduction and human rights programmes have a lot of ground to cover. Community Driven Development Programmes (CDDP) have typically addressed disability through sub-project level interventions that are geared towards vulnerable groups such as the disabled, elderly or children/youth at risk.

The Andhra Pradesh Rural Poverty Reduction Programme (APRPRP) applied the principles of participation and voice to organising disabled people into Self Help Groups (SHGs) and federations. The project links these SHGs to the wider community and other stakeholders. It aims to empower and build the social capital of disabled people so that they can effectively articulate their interests and needs and participate actively in the development of options to address these. In the context of livelihood projects, training programmes are a significant step that could help improve their situations. A useful package for PwDs would be vocational guidance and skills training, and entrepreneurship development or employment placement.

The picture is not very encouraging in the non-government arena as very few NGOs are working in the field of livelihood for PwDs. Further, whatever little is happening in the area of livelihood options for PwDs is hardly being shared; thus minimizing the chances of replication of good practices from the field. The documentation of such initiatives in order to further nationwide emulation thus becomes the need of the hour. Learning regarding what works and what does not work could be most valuable so as to avoid reinventing the wheel. There is also a need to develop basic understanding on the diversity and heterogeneity of PwDs in relation to designing livelihood options. Diversity in categories of PwDs, pose immense challenges in planning livelihood strategies in a compartmentalized manner. The methodology of doing the same work could be different for different categories. This may call for either remodeling the work place or redesigning machine tools or both.

Legislative Frameworks in India

The legislative provisions around Disability in India are managed by four different laws, which govern different and varied aspects of disability.

a. Rehabilitation Council of India (RCI) Act, 1992

The Rehabilitation Council of India was setup under the 1992 Act of the Parliament. The Council regulates and monitors the training of rehabilitation professionals and personnel and promotes research in the rehabilitation and special education.

b. Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) (PwD) Act, 1995

This is the main Act concerning Disability in the country. It provides for education, rehabilitation, employment, non-discrimination and social security for persons with disabilities. It ensures three percent reservation for PwDs in poverty alleviation programmes as well as in certain job categories. It casts obligations on central government, state governments and local authorities to ensure full citizenship benefits to PwDs.

c. National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999

This Act is concerned with enabling and empowering PwDs to live independently and as fully and close to their community as possible, to evolve procedures for appointments of guardians and trustees for PwDs, to extend support to registered organizations to provide need based services, to facilitate realization of equal opportunities, protection of rights and full participations of PwDs.

d. Mental Health Act 1987

Mental Illness is one of the disabilities mentioned in the PwD Act 1995. However, treatment and care of mentally ill persons is governed by this act, which is administered by the Ministry of Health and Family Welfare. It is largely concerned with the regulation of admission to mental hospitals, appointment of guardianship or custody of mentally ill persons who are incapable of managing their own affairs, providing legal aid to mentally ill persons on state expense and also regulating and management of psychiatric hospitals across the country.

Policy Framework and Government Schemes

The National Policy for Persons with Disabilities, 2006

The National Policy recognizes that PwDs are a valuable human resource for the country and seeks to create an environment that provides them with equal opportunities, protection of their rights and full participation in society. It is in spirit with the basic fundamental rights of equality and freedom that are enshrined in the constitution of India. It mandates an inclusive society for all and recognizes the fact that a majority of persons with disabilities can lead a better quality of life if they have equal opportunities and effective access to rehabilitation measures.

Poverty Reduction Schemes

There are several livelihood schemes or poverty reduction schemes as they are popularly called. Some of these schemes provide three percent reservation for PwDs as a means to livelihood and hence are incorporated in the study to assess the status. Brief details of these schemes are given below.

Swarnjayanti Gram Swarozgar Yojana (SGSY)

- » The objective of SGSY is to bring the assisted families above the poverty line within three years by providing them income-generating assets through a mix of bank credit and Government subsidy. The rural poor such as those with land, landless labour, educated unemployed, rural artisans and disabled are covered under the scheme.
- » The assisted families known as Swarozgaris can be either individuals or groups and would be selected from BPL families by a three-member team consisting of the Block Development Officer, a banker and the sarpanch.

- ▶▶ The SGSY will focus on vulnerable sections of the rural poor. Accordingly, SCs/STs will account for at least 50 percent, women 40 percent and the disabled three percent of those assisted.
- ▶▶ SHGs under SGSY may consist of 10 to 20 persons belonging to BPL families. In the case of minor irrigation and in the case of disabled persons this number may be a minimum of five persons. The group shall not comprise of more than one member of the same family. A person should not be a member of more than one group.

Sampoorna Grameen Rozgar Yojana (SGRY)

- ▶▶ The primary objective of the scheme is to provide additional wage employment in all rural areas and thereby provide food security and improve nutritional levels.
- ▶▶ The secondary objective is the creation of a durable community, social and economic assets and infrastructural development in rural areas.
- ▶▶ The programme is to be implemented as a centrally sponsored scheme on cost sharing basis between the Centre and the States in the ratio of 75:25 of the cash component of the programme. In the case of Union Territories (UTs) the Centre provides the entire (100%) funding required under the scheme. Food grains are provided to the States/UTs free of cost.
- ▶▶ Target group - The SGRY is open to all the rural poor who are in need of wage employment and wish to do manual and unskilled work in and around their village/habitat. The programme is self-targeting in nature. While providing wage employment, preference is given to agricultural wage earners, non-agricultural unskilled wage earners, marginal farmers, women, SCs/STs and parents of child labourers withdrawn from hazardous occupations, and parents of handicapped children or adult children of handicapped parents who are desirous of working for wage employment.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work.

- ▶▶ In the guidelines, the "Allocation of Employment Opportunities" section states that, "If a rural disabled person applies for work, work suitable to his/her ability and qualifications will have to be given. This may also be in the

form of services that are identified as integral to the programme.” Provisions of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 will be kept in view and implemented.

Swarna Jayanti Shahari Rojgar Yojana (SJSRY)

- » The SJSRY seeks to provide gainful employment to the urban unemployed and underemployed poor by encouraging self-employment ventures, or by providing wage employment.
- » This programme relies upon the creation of suitable community structures and the delivery of inputs under this programme is through the medium of such community structures.
- » The scheme rests on a foundation of community empowerment. Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs) and Community Development Societies (CDSs) shall be set up in the target areas. The CDSs shall be the focal point for the identification of beneficiaries, preparation of applications, monitoring of recovery and for the provision of whatever other support is generally necessary for the effectiveness of the programme. The CDSs will also identify viable projects suitable for that particular area.
- » Target group - The urban public living below the poverty line. The percentage of women beneficiaries under this programme shall not be less than 30 percent, SCs and STs must be benefited at least to the extent of the proportion of their strength in the local population. A special provision of three percent shall be reserved for the disabled under this programme.

Prime Minister's Employment Generation Programme (PMEGP)

The Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes namely the Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP), for the generation of employment opportunities through the establishment of micro enterprises in rural as well as urban areas. PMEGP, will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME). The Khadi and Village Industries Commission (KVIC) will implement the scheme. Its objectives are:

- i. To generate employment opportunities in rural as well as urban areas of the country through the setting up of new self-employment ventures/projects/micro enterprises.

- ii. To bring together widely dispersed traditional artisans/rural and urban unemployed youth and give them self-employment opportunities to the maximum extent possible, at their place.
- iii. To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest the migration of rural youth to urban areas.
- iv. To increase the wage earning capacity of artisans and contribute to increasing the growth rate of rural and urban employment.
 - ▶ The guidelines mentions inclusion of PwDs as follows, Categories of beneficiaries under PMEGP - General Category and Special including SC / ST / OBC /Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas etc.
 - ▶ The Institutions/Production Co-operative Societies/Trusts specifically registered as such and SC/ ST/ OBC/ Women/ Physically Handicapped/ Ex-Servicemen and Minority Institutions with necessary provisions in the bye-laws to that effect are eligible for Margin Money (subsidy) for the special categories.

Three percent Reservation in Government Jobs

The PwD Act mentions in the chapter on employment that appropriate Governments shall -

- ▶▶ Identify posts, in the establishments, which can be reserved for the persons with disability;
- ▶▶ At periodical intervals not exceeding three years, review the list of posts identified and update the list taking into consideration the developments in technology;
- ▶▶ Every appropriate Government shall appoint in every establishment such percentage of vacancies but not less than three percent for persons or class of persons with disability of which one percent each shall be reserved for persons suffering from -
 - ▶ Blindness or low vision;
 - ▶ Hearing impairment;
 - ▶ Locomotor disability or cerebral palsy, in the posts identified for each disability provided, that the appropriate Government may, having regard to the type of work carried on in any department or establishment, by notification subject to such conditions, if any, as may be specified in such notification, exempt any establishment from the provisions of this section.

It also mentions that :

- ▶ All Government educational institutions and other educational institutions receiving aid from the Government shall reserve not less than three percent seats for persons with disabilities.
- ▶ The appropriate Governments and local authorities shall reserve not less than three percent in all poverty alleviation schemes for the benefit of PwDs.
- ▶ The appropriate Governments and the local authorities shall, within the limits of their economic capacity and development, provide incentives to employers both in public and private sectors to ensure that at least five percent of their work force is composed of PwDs.

The Apprenticeship Training Scheme governed by the Apprentices Act, 1961 was enacted with the following objectives: -

- ▶▶ To regulate the programme of training of apprentices in the industry so as to conform to the prescribed syllabi, period of training etc. as laid down by the Central Apprenticeship Council, and
- ▶▶ To utilize fully the facilities available in industry for imparting practical training with a view to meet the requirements of skilled manpower for industry.

The Directorate General of Employment & Training, Ministry of Labour & Employment, Government of India (DGE&T) is responsible for implementation of the Act in respect of Trade Apprentices in the Central Government Undertakings and Departments. It is done through six Regional Directorates of Apprenticeship Training located at Kolkata, Mumbai, Chennai, Hyderabad, Kanpur and Faridabad.

State Apprenticeship Advisers are responsible for implementation of the Act in respect of Trade Apprentices in State Government Undertakings/ Departments and Private Establishments. Department of Secondary and Higher Education in the Ministry of Human Resource Development is responsible for implementation of the Act in respect of Graduate, Technician & Technician (Vocational) Apprentices. This is done through four Boards of Apprenticeship Training located at Kanpur, Kolkata, Mumbai & Chennai.

It is obligatory on the part of employers both in Public and Private Sector establishments having requisite training infrastructure as laid down in the Act, to engage apprentices. 254 groups of industries are covered under the Act and 24,815 establishments engage apprentices.

Institutional Framework

Chief Commissioner for Persons with Disabilities (CCPD)

The Office of the Chief Commissioner For Persons with Disabilities has been set up under Section 57 of the PwD Act 1995 and has been mandated to take steps to safeguard the rights and provision of facilities for persons with disabilities. Based on the complaints filed before him/her, if the provisions of the PwD Act, any rules or byelaws are violated or not executed, the Chief Commissioner takes up the matters with the concerned authorities. The Act also empowers the Chief Commissioner to issue suo moto notices of any such non-compliance. Similar structure is mandated within the State Governments, with State Commissioners looking after the enforcement of the act at the state level.

Central Corporations under the Ministry: National Handicapped Finance and Development Corporation (NHFDC)

The National Handicapped Finance and Development Corporation (NHFDC) was set up by the Ministry of Social Justice and Empowerment, Government of India on 24th January 1997. It is registered under Section 25 of the Companies Act, 1956 as a Company not for profit. It is wholly owned by Government of India and has an authorized share capital of ₹ 4000 million and a paid up capital of ₹ 1618 million (as on 31.03.2011). A Board of Directors nominated by Government of India manages the company. Its objectives are:

- ▶▶ To promote economic development activities and self-employment ventures for the benefit of persons with disability.
- ▶▶ To extend loan to the persons with disability for up gradation of their entrepreneurial skills for proper and efficient management of self-employment ventures.
- ▶▶ To extend loans to persons with disability for pursuing professional/technical education, leading to vocation rehabilitation/self employment.
- ▶▶ To assist self employed persons with disability in marketing their produce.

NHFDC functions as an apex institution for channelizing the funds to PwDs through the State Channelizing Agencies (SCAs) nominated by the State Government(s).

Conclusion

There exists an infrastructure as a result of the above listed policies and schemes that serve to provide a platform for livelihood opportunities for the disabled in India.

In addition, there are other available alternatives in enhancing livelihood skills and options for the disabled. To promote rural livelihoods there is possibility of exploring farm-based employment as farmers, agricultural laborers, cultivators, horticulturists etc. There is also the untapped sector of pisci-culture and animal husbandry. There are also other opportunities for employment which are non-farm based such as cottage industry, trading etc.

The livelihood options in urban areas are employment in the formal sector such as the government sector, private sector, small-scale industries. There could also be opportunities for employment in the informal sector such as with contractors, shops and establishments, and in households. The concept of sheltered employment is a viable option particularly for multiple and severely disabled persons. Opportunities such as outsourcing of work on a preferential basis as well as skill development could be tied up to enhance employment opportunities for this category.

In addition, self-employment is another viable way to enhance livelihoods amongst the disabled. By offering credit linkages (through microfinance in rural areas) and direct lending from NHFDC there are various ways of promoting economic development activities and self-employment ventures for the benefit of persons with disability.



Findings and Analysis

More than 15 years after the reforms, disabled people have about 60 percent lower employment rates than the general population, a gap that has been increasing over the past 15 years (World Bank, 2007).

The gap in employment between disabled and non-disabled people has increased over the 1990s, which is a major cause of concern. The economic boom has not had any impact on the employment of PwDs. There is also wage discrimination against the PwDs (*Sophie Mitra & Usha Sambamoorthi 2008*).

Participation of PwDs in Labour Markets: India

Work participation rate among different categories of disabled calculated from census 2001 data is given in table 1 below.¹⁵ The results show that the percentage of total disabled population in India is 2.1 percent out of total 1.02 billion general populations. Out of these total disabled persons about 75 percent of them reside in rural areas while remaining 25 percent reside in urban areas (Table 2).

¹⁵ Appunni, SS & Deshpande, AP, 'Work Participation among Disabilities in India, J Soc Sci, 21(2): 117-122 (2009)

Table 1: Percentage Distributions of Disabled in Total Population by Sex and Residence in India, 2001

	General Population			Disabled Population		
Residence	Total	Male	Female	Total	Male	Female
Total	39.3	51.9	25.7	2.1	2.4	1.9
Rural PwDs	42.0	52.4	31.0	2.2	2.5	1.9
Urban	32.2	50.9	11.6	1.9	2.1	1.7

Source: Census of India 2001:Table C23, India

Table 2: Percentage Distributions of Disabled by Sex and Residence in India, 2001

Residence	Total	Male	Female
Total	100	100	100
Rural	74.8	74.7	75
Urban	25.2	25.3	25

Source: Census of India 2001:Table C23, India

Table 3: Work Participation Rate: General Population

Total Workers	Number	Rate %
Persons	402,234,724	39.1
Males	275,014,476	51.7
Females	127,220,248	25.6
Main Workers	Number	Rate %
Persons	313,004,983	30.4
Males	240,147,813	45.1
Females	72,857,170	14.7
Marginal Workers	Number	Rate %
Persons	89,229,741	8.7
Males	34,866,663	6.6
Females	54,363,078	11

Table 4: Work Participation rates by type of disabilities, sex and residence in India, 2001

Disables persons	All disability	In seeing	In speed	In hearing	In movement	In mental
Total Persons	34.5	19.4	2.4	2.2	8.2	2.2
Males	25.8	24.5	3.0	2.8	11.6	3.0
Females	8.7	12.5	1.6	1.5	3.7	1.2
Rural Persons	36.2	20.0	2.6	5.5	8.6	3.0
Males	26.1	24.2	8.3	3.2	11.9	4.0
Females	10.1	14.3	1.9	7.7	4.1	0.9
Urban Persons	29.6	17.6	1.8	1.1	7.2	1.8
Males	24.8	25.2	2.5	1.6	10.2	2.7
Females	4.8	7.1	0.7	0.6	2.3	0.6

Source: Census of India 2001:Table C 23, India.

The data in Table 3 displays the work participation rates for General Population by sex.

The data in Table 4 displays the work participation rates for the Disabled population by sex, residence and type of disability.

It is observed that the work participation rates for males and females are much higher for the general population as compared to the disabled population. As is evident the percentage of general population (males) participating in the work force stands at 51.7% and for females stands at 25.6% whereas the comparative work participation rates for the disabled population stands at a dismal 25.8 % for males (almost half that of general population) and at 8.7 % for females.

An analysis of the work participation rates by type of disabilities show that persons having disability in seeing are relatively higher than those for having disability in speech, in hearing, in movement and in mental capacity. The work participation rates for those PwDs who are suffering from disability in seeing are in the range 7 to 20 percent.

The total work participation rate among the disabled is 34.5 percent, 25.8 and 8.7 percent among males and females respectively. The classification of disabilities in different categories by sex shows a higher rate of prevalence of disabilities among males as compared to females, and in the case of movement and mental disabilities, the proportion of males is much higher as compared to females.

Work participation rate is low among females as compared to males and in urban areas as compared to rural areas. A high work participation rate in rural areas is due to the fact that agriculture, which is the main occupation in rural areas, has a capacity to absorb large chunk of disabled both educated and uneducated. Lowest work participation rate is observed among urban disabled females. One reason for this is that employment opportunities in urban area are male dominated and favour educated people. Low education levels and lack of exposure among females are a main constraint in their employment. Amongst different categories of disabled persons, work participation rate is the lowest among people with mental disabilities. Lack of education and employment opportunities for the mentally disabled along with biased and negative attitudes on the part of the employer could be a strong reason for this gap.

Table 5: Population in Working Age Group (in crores)

	Persons	Male	Female
Total	0.75	0.56	0.19
Rural	0.59	0.43	0.16
Urban	0.16	0.13	0.03

Source: Census 2001

As per the World Bank 2009 Report, there are approx. 28.4 million PwDs in the working age group¹⁶ - 18.8 million persons are males and 9.6 milion persons are females.

Functioning of National Handicapped Finance Development Corporation (NHFDC)

The National Handicapped Finance and Development Corporation (NHFDC) has been set up by the Ministry of Social Justice & Empowerment, Government of India on 24th January 1997. The company is registered under Section 25 of the Companies Act, 1956 as a Company not for profit. It is wholly owned by Government of India and has an authorized share capital of Rupees Four Billion. The company is managed by Board of Directors nominated by Government of India. NHFDC functions as an apex institution for channelizing the funds to persons with disabilities through the State Channelizing Agencies (SCAs) nominated by the State Government(s) or through Non Government Organizations (under Micro Credit Scheme).

¹⁶ Working age group ranges from 18 yrs to 60 years as per Census 2001

The review was carried out to determine the efficacy of the functioning of the NHFDC in India. (See Annexure: Tables 1 & 2)

It was revealed that every sample state under study had been disbursed above 50 percent of the sanctioned amount. Three states -Chhattisgarh, Jharkhand and Rajasthan had almost completely achieved its target of reaching out to beneficiaries. On comparing the number of beneficiaries as against the amount disbursed, Bihar performed the best followed by Andhra Pradesh and then West Bengal.

It was also revealed that, while the state of Maharashtra cumulatively has the highest number of beneficiaries under the loan scheme for NHFDC, the repayment pattern shows an extremely grim picture. The average repayment pattern was merely 19.94 percent. During discussions with the MSHFDC's authorities and randomly selected individual cases, it was noted that the local politicians discouraged individuals from repaying their loans with the rationale that as the government was waiving the loans of all farmers they also need not repay their outstanding loans as PwDs.

Maharashtra State Handicapped Finance Development Corporation (MSHFDC)

Maharashtra state has the highest number of beneficiaries and the amount disbursed through the state Chapter of National Handicapped Finance Development Corporation. The estimated population of beneficiaries of Maharashtra in year 2008 was 7378. Till the Year 2010-11, ₹ 616.7 million was sanctioned as project amount for 8520 beneficiaries to Maharashtra. Actual amount disbursed was ₹ 491.4 million and the number of Beneficiaries was 7351. The Micro-credit / Direct Loan scheme has been very popular & helpful and that there is a big backlog of PwDs waiting to take loan. However, no new applications are being taken since 2008 due to non-availability of funds.

The available data showed a high recovery pattern as until 2007. But later on there was a substantial drop in the recovery due to unknown reasons, which need to be studied. The Western belt and Marathwada are the regions utilizing the benefits of the project to its maximum and that most of the beneficiaries are engaged in farm allied activities such as goat farms, sheep farming, food processing units, dairy, grocery shops, pesticides and fertilizers

shops whereas some of them are engaged in non-farm activities such as STD booths, tailoring, fabrication, tourist taxi, readymade cloth shop, cycle/motor/ refrigerator repairing shop, electrical shop, stationary shop, mandap decoration, band party, laundry, carpentry, photo studio, hotel/dhaba, etc. There are now new initiatives such as marketing division for products & services for beneficiaries as well as skill training that have been started.

Chhattisgarh Handicapped Finance Development Corporation (CHFDC) & Resource Centre

Chhattisgarh Handicapped Finance Development Corporation is the channelizing agency for NHFDC in the state of Chhattisgarh. CHFDC began its loan disbursements in 2005-06. At that point, a total disbursement of six and a half million rupees (approx.) was done in various projects for all districts except Bastar, Dantewada, Jashpur, Sarguja, Narayanpur and Bijapur. Gradually the scope increased and in 2010-11 the total loan disbursement for various projects was raised to almost double the amount of twelve million rupees (approx) to covers all districts. The general trades for which the PwDs apply for loans are – tailoring shop, kirana shop,¹⁷ T.V. repair, auto parts repair, poultry farm, fruit merchant, fertilizer & pesticide shop, STD/ PCO & XEROX shop. The loan recovery in most of the cases was done on time. The following anecdote reflects the role of CHFDC on the ground.

Turning Dreams into a Reality

Advocacy efforts at ensuring women's empowerment in diverse spheres - social, political or economic have been carried out for several years now. However, economic opportunities for women are few and far between. While efforts and investments are made in women entrepreneurship programmes, the results are far from satisfactory. The situation gets further complicated when a woman with disability tries to operate a business; her efforts are always negated and most often earn her the ridicule of society.

¹⁷ Kirana shop- Mom and Pop stores

Thereby, beating against all odds, Ms. Janki Kavar, 28, a resident of Churiya Block in Rajnandgoan who is orthopedically disabled and cannot walk due to polio, started a business venture based on her own efforts, hence commanding respect from all. Her family consists of five people, and she is the eldest among three girl children. Janki left her studies at a very tender age and could not continue her studies after class V, something she regrets till date. Her parents were very worried about looking after a family of only girl children and for earning enough so that they could marry off their daughters.

Janki's father Shilataram had a small piece of land, which was not very productive and barely met the needs of his family. Whatever was left did not fetch him enough to save any thing for the future. Janki knew about her family's poor economic condition and felt a strong sense of responsibility towards her family. All her efforts to help her family were in vain as her disability restricted her movement and she could not look for job opportunities close to home. Janki then heard about the financial help being provided by the Government to differently abled people. She applied for a loan of ₹ 50000/ to Chhattisgarh Handicapped Finance Development Corporation (CHFDC)- for starting a grocery shop.

Her loan was approved in April 2009 and she started a grocery shop, which stocked basic necessities of day-to-day life. Her efforts have worked as her shop is functioning well and currently she is able to earn 400-500 rupees per day. This added benefit helped her family a lot as she is now being able to contribute towards her family's expenditure and needs. In addition, her dream of studying is being materialised through her younger sisters who are continuing their studies without any difficulty as Janki's income is helping towards the family expenses. Janki's efforts are commendable, as she has not only taken her family out of the poverty trap, but has also bravely dealt with concerns of disparity and non-acceptance by society. Her family's support is also a major factor in the success of her business. She now wants to expand her current business and gradually repay back the loan. She is eager to encourage other women to take up similar business ventures. Janki's change in situation was made possible through the CHFDC.

Functioning of the Apprenticeship Training Scheme

A review was undertaken of the **Apprenticeship Training Scheme**,¹⁸ which is governed by the Apprentices Act, 1961.

Skill Development and Placements

An analysis of the above (See Annexure- Tables 3,4&5) in the sample states of this study revealed that Odisha had the highest seats allocated for the disabled as against the total allocated figure and had also utilized (3.01% of it by fulfilling the three percent reservation criteria for the disabled. All other States except Odisha (3.01%), Bihar (1.88%) and Andhra Pradesh (1.09%) show percentage of seat utilization below 0.5.

Trade Apprentices

Trade apprentices are paid a stipend at following rates: ₹ 1090 p.m. for 1st year, ₹ 1240 p.m. for 2nd year, ₹ 1440 p.m. for 3rd year and ₹ 1620 p.m. for 4th year. (with effect from 21st March 2007). The expenditure on stipend for trade apprentices is borne by the employers. Rates of stipend are revised every two years based on Consumer Price Index. 188 trades in 35 trade groups have been designated. Qualifications vary from Class VIII pass to XII class pass (10+2) system. Minimum age is 14 years. Period of training varies from 6 months to 4 years. Training comprises Basic Training, Practical Training and Related Instructions as per prescribed syllabus for each trade.

The Apprenticeship Adviser on the basis of prescribed ratio of Apprentices to Workers and availability of training facilities identifies seats for trade apprentices. Every apprentice and employer has to enter into a contract of apprenticeship training, which is registered by the Apprenticeship Advisers. Employers and apprentices have to fulfill their obligations under the Act.

National Council of Vocational Training (NCVT) conducts All India Trade Tests (AITT) for trade apprentices twice a year. National Apprenticeship Certificate (NAC) is awarded to those who pass the AITT. NAC is recognized for employment under Govt./Semi-Government departments/ organizations.

¹⁸ Annual Report 2009-10, Ministry of Labour and Employment, GoI

As on 30 June 2009, 1,95,703 training seats for the trade apprentices in 188 trades have been utilized against 2,78,123 seats identified in 24,815 establishments covered under the Act. The seat utilization for various categories was: 24,079 for Scheduled Castes, 8,983 for Scheduled Tribes, 10,461 for Minorities, *1,060 for Physically Handicapped* and 7,374 for Women.

The data analysis for this scheme for the sample states of this study revealed that (see tables 9&10) except Andhra Pradesh, Madhya Pradesh, Rajasthan and West Bengal, no other State under study had allocated seats for the disabled under technician apprenticeship. Moreover, none of the States had achieved compliance of three percent reservation for the disabled in case of seats utilized by the disabled.

Graduate, Technician and Technician (Vocational) Apprentices

The rates of stipend for Graduate, Technician & Technician (Vocational) apprentices are ₹ 2,600 p.m., ₹ 1,850 p.m. and ₹ 1,440 p.m. respectively (with effect from 8th January 2008). Expenditure on Stipend for the categories of Graduate, Technician & Technician (Vocational) apprentices is shared equally between the employer and the Central Government.

122 subject fields have been designated for the category of Graduate & Technician apprentices. Also, 122 subject fields have been designated for the category of Technician (Vocational) apprentices.

Seats are identified based on managerial/supervisory posts and training facilities. Training programme is prepared in joint consultation between Apprenticeship Adviser & Establishment concerned. Certificates are awarded on completion of training by the Department of Education, Ministry of Human Resource Development.

As on 31 March 2009, in total 57,991 training seats for the apprenticeship training have been utilized against 96,759 seats located for these categories. Out of the 57,991 seats utilized, the utilization for various categories was: 5,313 for Scheduled Castes, 643 for Scheduled Tribes, 3,521 for Minorities, *172 for physically handicapped* and 13,775 for Women.

A review of the sample data for the *Graduate Apprenticeship scheme* revealed that (see Tables 6,7&8) except Andhra Pradesh, Chhattisgarh, Maharashtra, Uttar Pradesh and Uttaranchal, no other sample state under study had allocated seats for disabled under graduate apprenticeship. Moreover, none of the states had achieved compliance of three percent reservation for disabled in case of seats utilized by the disabled.

A review of the sample data for the *Technician (Vocational) Apprenticeship scheme* revealed that except Andhra Pradesh, Madhya Pradesh, Rajasthan and West Bengal, no other State under study has allocated seats for the disabled under technician apprenticeship. None of the states have achieved compliance of three percent reservation for disabled in case of seats utilized by the disabled. In case of seat utilization by the disabled, Andhra Pradesh shows poor performance as compared to Rajasthan in spite of having a large percentage of seat allocation.

It was seen that there is a large gap in the seat utilisation of trade apprentices with only 0.43% of the PwDs quota being used as against three percent reservation. Similarly, the average of graduate apprentices was reported to be lower i.e., 0.24 percent as against three percent reservation for PwDs.

Functioning of Social Security

Social assistance and social protection defined as non-contributory, regular and predictable cash or in-kind transfers, have received particular attention that includes social insurance to protect people against the risks and consequences of livelihood shocks, and legislative and regulatory frameworks that protect against discrimination and abuse.

Both developed and developing nations provide social assistance programmes as a means to support the poorest of the poor. These are also used as a compensatory mechanism for an interim period between temporary disablements to return of work. However, the social assistance programmes in India are not as developed as in the developed nations. Most of the social assistance programmes in our country are embedded in the Acts related to the formal sector.

The findings reveal that one of the biggest challenge encountered by a PwD in India is the near absence of an appropriate social security system. If we have to believe the phrase coined by the President of the World Bank,

Mr. Holzmann, *'Poor people are disproportionately disabled ...and people with disabilities are disproportionately poor'*, a strong network of social security is of paramount importance for safeguarding the PwDs from facing impoverishment.

A closer analysis at available social security schemes for the PwDs questions the rudimentary objectives and purpose of these schemes. For example, the eligibility criteria set by the Government of Rajasthan for the pension scheme is that a PwD who is unable to earn and any of his/her family members aged 20 years and above are also incapable of earning can avail of the government pension of ₹ 700/- per month. If such a criterion is fixed, it automatically excludes almost all PwDs from pension benefits.

Similarly, the unemployment allowance (UA) being given by various State governments does not follow a uniform standard and are more often fixed without any substantive rationale. Out of the sample states only 3 states namely Bihar, Rajasthan and Uttar Pradesh provide for an unemployment allowance.

Employment allowance (UA) schemes and allowance amounts vary from ₹ 50 to ₹ 500, which can be higher or lower than disability pension amounts depending on the State/UT. However, most governments, that have introduced the UA for PwDs are either UTs or small northeastern states.

Among the big states, only Tamil Nadu, Andhra Pradesh and West Bengal had schemes as of 2004. In addition, there appears to be some uncertainty as to which states have such schemes. The CAG indicates that the MoSJE reported that additional States had introduced UAs for PwDs, including Karnataka, Maharashtra, Himachal Pradesh and Manipur, but the CAG found that benefits were not being paid. In addition, beneficiary data is not available. This suggests that reporting systems between the States and the Centre are less than adequate.

The matrix given below gives a clear picture of the status of the pension as well as the UA given in 10 States under study.

States	Pension Scheme	Unemployment Allowance
Andhra Pradesh	200 per month w.e.f. 1.4.2006	Not available
Bihar	Stipend of ₹ 200/- per month to PwDs below poverty line	200/- per month for PwDs living below poverty line by the Labour and Employment Department
Chhattisgarh	₹ 150/- per month	Not available
Jharkhand	Prothsahan Bhatta of ₹ 200 per month under Swami Vivekanand Nihshakta Swavalamban Prothsahan Yojna	Not available
Madhya Pradesh	Social Security Pension of ₹ 150/- per month	Not available
Maharashtra	Pension of ₹ 250/- per month given under Sanjay Gandhi Niradhar Yojna	Not available
Odisha	200/- per month per beneficiary	Not available
Rajasthan	₹ 400/- per month	₹ 600/- to unemployed graduates
Uttar Pradesh	300/- p.m.	₹ 500/- per month to all graduate PwDs
West Bengal	The extent of pension is ₹ 500/- per month	Not available

This above information reveals the urgency in revisiting the social security system and the formulation of adequate policies to benefit the PwDs so that the schemes become practical and give dignity to the PwDs who avail of such allowances and pensions.



Challenges and Lessons Learnt

Challenges

- » **T**he study revealed one of the biggest challenges to measure the efficacy and performance of livelihood options for PwDs – the lack of available and authentic data. **An inadequate and inefficient Management Information System** proved to be a handicap, as most of the departments particularly in the State governments had not filed compliance reports with the respective Commissioner of Disabilities. In cases, where data was available, it was in the form of a data dump without any segregation either gender wise, age or any category wise. Only the total figure of PwDs was made available. Category-wise (VH, HH and OH) segregated data could be found only for the three percent Government job reservation provision. However, department wise single source availability of the data on three percent compliance was also not found. Only the Department of Social Justice, Government of Chhattisgarh has a system of keeping department wise and category wise status of compliance on job reservation of PwDs.

- » **Lack of a common definition to understanding Disability** across various government agencies and departments was also a big hindrance. There is no uniform terminology being used by the departments. While the Ministry of Social Justice and Empowerment (MoSJE) uses 'Persons with Disabilities', most other departments continued to use the term 'Physically Handicapped'.
- » The **lack in the reporting formats** do not demand that the government departments that deal with three percent reservations in the livelihood scheme collect category or gender wise segregation of data in the formats. For example, the SGRY scheme ensures support at a family level where preference is given to families that have a disabled child or an adult who has disabled parents. No data from any of the State government sources or from the Ministry of Rural Development, Government of India was available to capture this. On probing, the departments expressed that no such data is being collected, as the reporting format does not have a column for PwDs.
- » **There is a lack of a detailed and centralized reporting system.** No single source data is available with the State government on all schemes related to disabilities. For example, the MoSJE, is the nodal ministry for PwDs, but it only collects data related to their schemes which is also not category specific. They have no provisions for keeping comprehensive centralized data on disability. As far as beneficiary data is concerned, the department has data related to scholarships and pensions being directly disbursed by the department. The programmes implemented by NGOs through the Government grant-in-aid schemes have no centralized data of beneficiaries, though the department receives the list of beneficiaries from the NGOs.
- » **Lack of transparency and information sharing** affects the availability of data and performance. Except for MGNREGA website, where the data is available across the nation (only total figures), websites for all the other livelihood schemes do not provide data pertaining to PwD beneficiaries. It is observed that less than one third (28.03%) of the PwDs actually registered have benefited under MGNREGA with 19.48 as the average number of days worked.
- » There was **an under-utilization of the quota for PwDs in schemes including job** reservations, which were falling short by 66 percent of the mandated reservation.
- » **No action has ever been initiated for the non-compliance of the stipulated reservation** by the various departments by the Commissioner of Disability.

- ▶▶ The **PMEGP data was available for only three States**, namely Andhra Pradesh, Jharkhand and Odisha. The average for individual PwD Swarozgaris assisted under SGSY was found to be 1.98 percent as against the three percent reservation. The average for States under study shows 1.64 percent, with Andhra Pradesh at 3.24 percent and Madhya Pradesh at 3.03 percent, the only two States to have met the target of three percent reservation.



Lessons Learnt

The documentation of both Indian and International experiences illustrates a few innovative efforts in India in the field of livelihood for PwDs that need to be disseminated to reach various people/ NGOs/ agencies concerned.

There are not many NGOs or Government agencies working in the area of livelihood generation for PwDs in India. And amongst the few that are, the majority of the programmes revolve around microfinance, skill training/ development and placements. The review and consolidation of these *good practices vis-a-vis livelihood strategies for PwDs found in India* were very informative and valuable. Some of the key takeaways from these documentations are summarized below:

- ▶▶ Success stories for skill training and placements in the private sector were noticed in Andhra Pradesh and West Bengal. The State of Maharashtra did not show any promising results in spite of having a fair number of industrial and manufacturing units.
- ▶▶ The Indira Kranti Patham model is an excellent and successful demonstration of a scaled up model with its immense impact on outreach, clearly depicting that when a government organization takes interest in addressing a problem, even as complex as the livelihood of PwDs, it is bound to work. The demonstration of linkages between SHGs of disabled people to Banks/Microfinance Institutions coupled with several programs focusing on building capacities, enhancing livelihoods and working in tandem with a voluntary organization is a comprehensive and holistic approach to sustainable development of PwDs.

- ▶▶ Nav Bharat Jagriti Kendra, Jharkhand shows a very viable and practical model of intervention on a smaller scale that is possible to have a great multiplicative value both in rural and urban areas with straightforward implementing strategies. By providing vocational training for PwDs in and around their villages on a one-to-one basis involved complex assessments, mapping and matching of needs and resources. It proved to be an excellent and sustainable option for the PwDs who were immobile and located in remote villages.
- ▶▶ The placement of hearing impaired and deaf persons with Kentucky Fried Chicken (KFC) in West Bengal again is an excellent demonstration of the Public Private partnership initiative. Yum Restaurants as part of its corporate social responsibility initiative have six KFC stores across the country that hire people with hearing and speech impairment. The prerequisite for employing the PwDs is a specific skill training to suit the organization's needs. There is also training in sign language for the managers and other staff to ensure effective communication, thus making the intervention an opportunity for real inclusive efforts and needs to be replicated in similar food outlets particularly in the urban areas, which is home to different kinds of food outlets and chains.
- ▶▶ The business model propagated by Mirakle, the courier company managed by people with disabilities - hearing impaired to be specific, has unwittingly set in motion the concept of supplier diversity in the private sector in India. The model is manpower and volume driven and employs large number of PwDs. Employment opportunities provided with a right combination of a supportive environment, sensitive management with the right attitudes and regular skill training and up gradation, can create livelihood opportunities for PwDs.
- ▶▶ The model advocated by Centre for Persons with Disability Livelihoods (CPDL) is also very encouraging. CPDL is working not only as a training organization, but also as a placement and counselling agency for employers. Though their success currently is confined to the OH category, it remains to be seen what the response will be when other categories of PwDs who face higher level of discrimination are placed.
- ▶▶ The Odisha intervention demonstrates the NGOs response to one of the most neglected and difficult regions in the country. It is a known fact that the PwDs' vulnerability is much higher than that of the general population. The organization's conscious intervention in reaching out to PwDs in such a situation is not only praiseworthy, but also a matter to be noted / emulated by both other governments as well as other NGOs. The case studies depict how the livelihood interventions are in conjunction with the existing Government schemes so that sustainability is ensured.

- ▶▶ Rajasthan Mission on Skill and Livelihoods (RMoL) inclusion model is another comprehensive step that can change an entire State's inclusion scenario. RMoL's strategy particularly in creating an 'enabling environment' is holistic in nature and resulted not only in addressing the livelihoods of PwDs, but also their all round development through the formulation of the Comprehensive State Disability Policy.

The learnings from the documentation of International Good Practices have been summarized below:

- ▶▶ The Indonesian experience (YAKKUM) showcases that it is not impossible for the severely disabled people to earn a decent living and live a dignified life. And that with the continuous updating of skills, persons with severe disabilities can bounce back again.
- ▶▶ The case of the China Disabled Persons Federation (CDPF) depicts the success of inclusion through policy changes. It proves that strong political will on the part of the political parties and government agencies is a critical factor in the realization of equal rights for PwDs.
- ▶▶ The Sri Lankan case 'AKASA' is an excellent example of women with disabilities coming together to undertake entrepreneurship efforts and their quest for appropriate livelihood with dignity. AKASA's incremental method of supporting more women with disabilities to become independent by integrating the component of health care, is also noteworthy particularly given the fact that most of the time the Government's larger health services schemes fail to address issues of women with disabilities. The federations formulated under the IKP in Andhra Pradesh could take up similar examples of value added entrepreneurship beyond the realms of savings and credits.
- ▶▶ The Nakhon Pathom Disabled Association of Thailand is yet another brilliant sustainable model of SHGs where different categories of PwDs came together for training and entrepreneurship. It is a marvelous blend of utilizing the Government's training services and mobilization of volunteers for continued training when Government training is not available.
- ▶▶ The Mongolian model which is promoted by the Norwegian Lutheran Mission (NLM) is a good public-private partnership model which has been successful because of collaborating and joining hands with the Social Welfare Department of Mongolia. This ensures increased Government commitment, and also builds the capacity of Government officials executing the programmes for PwDs, hence increasing their ownership and responsibility in the process.

- ▶▶ The Government of Singapore established Bizlink as a supportive organization for skill development and employment promotion for PwDs. It provides multi-pronged assistance to PwDs to help them become both entrepreneurs and prepare them to be absorbed in the organized sector as skilled employees. A cost sharing model which entails fifty percent of Bizlink's budget to be provided by the Government while the other fifty percent to be collected from outside sources. The vocational rehabilitation centers established by the Government of India can certainly take lessons from Bizlink in becoming more efficient, proactive and effective by providing multi-prong assistance to PwDs.
- ▶▶ The Japan Association for Employment of Persons with Disabilities (JAED) is a unique organization, which is an interface between employers and employable PwDs. They not only undertake skill building of PwDs but their focus is in helping employers fulfil their obligation of recruiting 1.8 percent quota reserved for PwDs as per Japanese law. The Japanese laws levy a fine on an employer who has not fulfilled their obligation of employing PwDs. The main lesson that can be learnt from this experience is that the Governments needs to sharpen existing and new policies and laws for the strict implementation of the reserved quota, and for NGOs to work as a similar interface and create employer awareness.
- ▶▶ The Cambodian model is a reiteration of the peer-training model that is similar to the method used by the NBJK in Jharkhand. The success of this model certainly gives us sufficient evidence to promote this simple low cost, but scalable example in India.
- ▶▶ The method used in the Republic of Korea particularly for severe and multiple disabilities has been successful because of the Government's intervention, through which a certain number of orders had to compulsorily be given to this sheltered workshop, which ensured a livelihood and decent living for PwDs working in the organization. Both the Government as well as the private sector can play an important role with the Government mandating a certain percentage of their orders through their own and PSU sources, while the private sector can move towards the skill building of the PwDs through their mandated CRS activities, thus ensuring that orders could also be placed with these organisations on a fixed percentage basis similar to that in the Korean Republic.
- ▶▶ The experience gained from the Handicapped International's best practice document strongly advocates the financial inclusion of PwDs in a particular livelihood through microfinance. It needs to be further reiterated that employment for PwDs is shrinking in the formal sector as the new employment opportunities are highly skill based and in India there is a basic problem of access to education for PwDs and further access to skill development. Hence, self-employment with microfinance as a vehicle will continue to remain a viable option to bring a large number of PwDs under the livelihood option.

- ▶▶ Remploy is an exemplary international model for the employment of PwDs and has at its core the philosophy of equal opportunity for all. The organisation advocates quality and professionalism of the highest order, as an organisation of PwDs it figures in the London stock market, and has exhibited a class of its own. An excellent PPP model that needs to be replicated in India wherein there are a large number of possibilities for PwDs.
- ▶▶ Goodwill industry is an organization for promoting the employment and livelihood of PwDs, which was started in USA. It is a brand name now and provides franchises in various parts of the world to organizations willing to work for the livelihood of PwDs. More recently their initiative known as AgrAbility addresses the requirements of PwDs engaged in agriculture in rural areas. The AgrAbility programme promotes success in agriculture for PwDs and their families through strong partnerships, new technologies and a shared commitment for high quality personal service. The adaptation and provision of appropriate technology to farmers with disabilities has transformed the rural employment scenario through this initiative. India being primarily an agricultural society, with majority of its PwDs living in rural areas, the methodology used by Goodwill industry is well worth piloting. It would be worth it for the National Rural Livelihood Mission and National Skill Development Corporation to collaboratively study and explore the possibilities of replicating this model to increase employment as well as employability.



The Way Forward: Proposed Recommendations

There is substantial empirical evidence¹⁹ to showcase that the basic cause of disabled people's poverty is social, economic, and political exclusion.

People with disabilities are amongst the poorest, vulnerable and most disadvantaged groups. Their presence is largely invisible or they happen to live on the peripheries. It is also a well-known fact that the disabled or physically/mentally challenged often have limited access to education, employment and public services. While some barriers to their inclusion are physical such as inaccessibility of buildings and infrastructure, others are institutional such as discriminatory practices and still others are attitudinal such as stigma and bias. Also, many traditional approaches towards disability are patronizing, exclusive and only reach small numbers of disabled people, mainly in urban area.

As per the World Bank reports, more than fifteen years after the reforms, disabled people have about 60% percent lower employment rates than the general population, a gap that has been increasing, which is a cause of major

¹⁹ A report from Action on Disability and Development (ADD India)

concern. In order to ensure that Persons with Disabilities are able to earn a livelihood and lead a life of dignity, contribute to the economy of the country and become respected citizens, it is imperative that a right-based approach is adopted while framing policies and developing programmes.

The impact of disability on gender is also manifold as urban men with physical impairments most often represent the Disabled people's organizations (DPOs) and Women, especially those with learning difficulties, sensory impairments or mental illness and multiple disabilities rarely get equal access, resulting in a limited or minimal representation of their needs and interests in the larger arena of policy changes.

The move from sheltered employment schemes to facilitating the entry of disabled people into mainstream employment is progressive. However, market based mechanisms will not lift the disabled out of poverty as long as prejudice remains deeply embedded in social, political and economic institutions. Although a high proportion of those living in most extreme poverty (e.g. street children) are disabled, they are often also excluded from assistance programmes as disability is seen as a specialist issue, for others to deal with.

Disproportionate level of poverty among disabled people and the widespread exclusion they experience²⁰ therefore calls for a twin-track approach wherein disabled people should be included in all areas of work; at the same time there should be specific initiatives for working with disabled people. Governments, donors and NGOs need to recognize that if disability inclusion is to be achieved, active measures are needed to combat the discrimination that currently exists. This will be possible if donors, governments and agencies work with, and not just on behalf of, disabled people.

General Recommendations²¹

- » The **terminology and definitions** used for defining Disability should be standardized and uniform across departments, CSO's and policies. In addition, the discrepancy that exists wherein the terms 'handicapped' and 'Person with Disability' are used interchangeably needs to be discontinued with the elimination of the word 'handicapped' from all policy documents, schemes and legislations. The Indian government has

²⁰ DFID's Issues Paper, Disability, Poverty and Development (DFID 2000)

²¹ Drawn from the Report of the Sub Group on Economic Empowerment of Persons with Disabilities – Under the Working Group of Empowerment of Persons with Disabilities for formulations of XII Five year Plan (2012-17), August 2011.



ratified the UNCRPD three years ago and it is expected to harmonize the varying definitions of disability as contained in different legislations to one uniform definition of Disability as described in the UNCRPD.²²

- ▶ Incorporate the **principle of Reasonable Accommodation²³ /Adjustment** as articulated in the UNCRPD. With the ratification of the UNCRPD, the Indian government is obliged to review all policies, legislations and programmes in the light and spirit of the UNCRPD. Non-discrimination, equal opportunity and reasonable accommodation for PwDs need to be inherently included in every department/ office of the government.
- ▶ **An adequate Management Information System** needs to be established, one, which will ensure that the reporting formats of all the government schemes capture the category wise disaggregated data on PwDs. This data generation will facilitate the strategizing and of taking appropriate measures in avoiding any gender or category wise discriminations and reach out uniformly.
- ▶ The MoSJE, which is the nodal ministry, must ensure a **centralized and detailed database for all States** (similar to MGNREGA) pertaining to programmatic target achievements for the PwDs. At the MoSJE, particularly the Chief Commissioner Disability and State Commissioner Disability's office needs to be strengthened with a strong statistical support to capture all programme data that directly or indirectly benefits the PwDs.

²² 'Disability is not defined as a standalone medical condition, but rather as the product of the interaction between the environment broadly defined and the health condition of particular persons.'

²³ Reasonable Accommodation implies necessary and appropriate modification and adjustments not imposing a disproportionate or undue burden, where needed in a particular case, to ensure to persons with Disabilities the enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms.

- » The **Websites of Central and State livelihood schemes** should be updated to facilitate proper monitoring of the schemes and reporting.
- » A **system for accountability and procedures for handling non-compliance need to be defined** and capacities for effective implementation need to be put in place.
- » All **Government Ministries** (for instance Animal Husbandry, Dairy and Fisheries, Petroleum, Railways, Telecom etc), which have income generation programmes including the potential for outsourcing/ offering franchise etc, **could ensure that at least 3% of their beneficiaries are persons with disabilities.**

Recommendations for the Private Sector

The PwD Act 1995 provides for the Government to offer incentives to the private and public sector to promote employment for the disabled. Despite the passing of an incentive scheme,²⁴ the results have been poor.

- » To **review existing/devise new incentive** schemes that will promote employment of the disabled in the private sector. The involvement of the private sector, particularly the corporate world needs much more innovation and needs to go beyond mere incentives on Provident Fund contributions, tax benefits etc. For example, a grant scheme for employers could be initiated to support changes and accommodations at work place, which will make it supportive and conducive for the disabled to work like creating accessibility at the work place, providing assistive technologies, devices, personal attendants etc.
- » Grants are required for **promoting disability employment for conducting awareness/ sensitization programmes, campaigns, studies etc** to educate and inform the relevant stakeholders into the features of the UNCRPD. It is equally pertinent to involve the corporate sector in the planning and execution of awareness campaigns to showcase livelihood options. This will support the confidence building of PwDs and also help in creating a positive attitude in the community at large.
- » To have **redressal mechanisms in place** to address concerns of discrimination /**harassment faced by the PwDs in the private sector regarding employability. The redressal team** should comprise of representatives from the DPO network and relevant industries and Commissioner or PwD's office.

²⁴ Under the Incentive scheme the Government makes payment of the employers contributions to the Employees Provident Fund and Employees State Insurance for the first three years as an incentive, in return of employment of persons with disabilities with a monthly wage up to ₹ 25,000/per month.

- ▶▶ To have exclusive **consultations with selected industrial houses and corporate associations** with the participation of a decision maker to dialogue on the role they can play in enhancing livelihoods for PwDs. Prepare a composite livelihood plan on a pilot basis with an independent committee comprising appropriate representation by PwDs, corporate houses, Government and civil society to monitor it.

Recommendations for the Government/Public Sector

- ▶▶ **Undertake Skills Development Programmes** - Active collaboration with the National Skills Development Corporation (NSDC) must be encouraged and as a start, efforts to integrate innovative projects within the Government and private set up for the skill enhancement of PwDs could be implemented in a few selected States.
- ▶▶ **Identification of jobs** continues to be a big hurdle, as many jobs remain 'unidentified' for PwDs, debarring a large segment of qualified people with disabilities from working in the Government. The PwD Act 1995, mandates that a regular review of the list of jobs be undertaken at least once in three years but this has not happened on a regular basis. It is therefore proposed that instead of identifying specific jobs, it would be beneficial to open up all jobs for PwDs. And incase any Department wants an exemption for a particular job it should apply for the same. An expert committee comprising of representatives from Disabled Peoples Organization (DPOs) could be formed to examine such applications.²⁵
- ▶▶ A concerted effort should be made to **address the backlog of the vacancies in all the Ministries, Departments and PSUs at the Centre and State/UT levels for PwDs** from 1996 onwards.²⁶ A special recruitment drive could be organized to fill the backlog vacancies.
- ▶▶ All the **Employment Exchanges (EE) in the country (regular, professional and special) should be made inclusive and barrier free for persons with disabilities. The efficiency of the EE with respect to people with disabilities** needs to be enhanced to cater to public and private sectors. Instituting disability audits, accessible infrastructure, information, improved coordination etc. can possibly do this. All exchanges are expected to register people with any kinds of disability as mentioned in the Disability Act.²⁷

²⁵ Report of the Sub Group on Economic Empowerment of Persons with Disabilities – Under the Working Group of Empowerment of Persons with Disabilities for formulations of XII Five year Plan (2012-17), August 2011.

²⁶ Ibid

²⁷ Drawn from the Report of the Sub Group on Economic Empowerment of Persons with Disabilities – Under the Working Group of Empowerment of Persons with Disabilities for formulations of XII Five year Plan (2012-17), August 2011.

Recommendations For Entrepreneurship Development, Self Employment & Urban Livelihoods

- » **Inclusion of persons with disabilities in all the schemes under the Entrepreneurship and Skill development programs of the Ministry of MSME²⁸** including short and long term courses and fulfillment of 3% reservation in all the programmes. The Ministry of MSME could also consider promoting an exclusive scheme for PwDs, which will allow and support PwDs to get support while initiating and setting up their own new enterprises.
- » **Strengthen and improve the delivery mechanism of National Handicapped Finance and Development Corporation (NHFDC).** It is recommended to include a grant component in addition to the loan support offered to the PwDs. In addition, collaborative synergies need to build up between NHFDC and regional rural and public sector banks that could lend directly to PwDs and get refinanced by the NHFDC.
- » **Introduce new mechanisms and schemes for setting up Micro Enterprises** of Persons with Disabilities with a particular focus on people with high support needs.
- » Incorporate interests and needs of the disabled as a vulnerable group as **part of new/ existing poverty alleviation schemes to promote livelihood opportunities (wage and self employment)** for those living in urban areas especially slums and from lower socio-economic background.
- » **Formulate incentive policies (sales tax, VAT, excise duty, service tax exemptions etc.** for entrepreneurs with disabilities, for enterprises employing over 50% persons with disabilities and enterprises involved in manufacturing assistive devices/technologies for persons with disabilities.
- » The proposed **Urban Livelihood Mission** has included PwDs among the most vulnerable groups and they could be supported by special projects for wage and self-employment. The social mobilization and institutional development strategies could ensure that needs of and opportunities for PwDs are part of the planning processes. The training and capacity building of delivery institutions also will need to be sensitized to working with and involving PwDs in urban livelihood promotion.

²⁸ Ministry of Micro, Small and Medium Enterprises

Recommendations for Rural Livelihoods

- ▶ **Disability specific sub programmes could be initiated under flagship government programmes, especially under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA),²⁹ which already has provisions for PwDs.** In order to ensure the efficacy of the scheme for the disabled community, regular disability audits should be carried out. These will reveal the gaps and help in identifying strategies needed for ironing the creases. There could also be drives undertaken to inform and spread awareness about the rights of the disabled under the scheme.
- ▶ To ensure that the **National Rural Livelihood Mission (NRLM)** is inclusive with a provision of reasonable accommodation/ adjustments. There should also be an additional focus on vulnerable groups like women with disabilities etc, ensure that 3% of the target population benefiting from the scheme are PwDs and a periodic review undertaken to ascertain the impact of the programme on the livelihood patterns of PwDs.
- ▶ **Initiate a focused livelihoods enhancing programme for persons with disabilities** on similar lines as the Indira Kranti Patham (IKP) in Andhra Pradesh. The focus would be to facilitate, improve capacities, access to availing various entitlements and services offered by the government. In addition, the federations formulated under the IKP in Andhra Pradesh could take up value added entrepreneurship beyond the realms of savings and credits as demonstrated by AKASA, Sri Lanka.³⁰
- ▶ **To provide land to landless persons with disabilities** under the Centre and State land allocation programmes as preferred target population. This should be supplemented with trainings and capacity-building programmes related to agriculture and farm based activities to ensure sustainable livelihoods.



²⁹ An important legislation ensuring livelihood security through guaranteed 100 days wage employment for a rural household. As per MGNREGA operational guidelines, work is to be provided to a disabled person to suit his /her ability and qualification.

³⁰ More details on IKP, Andhra Pradesh and AKASA, Sri Lanka available in Part II.

Various governmental as well as non-governmental initiatives in India demonstrate the challenges faced in the area of creating livelihood opportunities for persons with disabilities. Ensuring appropriate policy changes, peer training, public-private partnerships, creating barrier free environment, providing adaptations of technology in rural areas; to name a few are ways of beating the existing challenges regarding the PwDs.

In addition, to the recommendations above, the **case studies documented as part of this report** offer valuable lessons and insights on working with and on issues of PwDs. Some recommendations based on these learning are encapsulated below.

Recommendations based on International and Domestic Experiences

- » Learnings from both the Jharkhand (NBJK) and Cambodian experience reveal that one of the viable, economic and easy to implement models seems to be the **local one-to-one teaching method**. This could be included as a constituent in the training component of existing livelihood schemes such as PMEGP, SGSY, and SJSRY. All trained personnel could become individual and /or group Swarozgaries.
- » While surveillance and ensuring the smooth implementation of the Act is the prime responsibility of the Chief Commissioner Disability (CCD), some amount of service responsibility could be entrusted to the Chief Commissioner Disability's office as a mechanism for the effective implementation of the Act. Employer interface and employer counseling on a continuous basis could be one such area.
- » The Japanese experience showcases that it is not only for the Government to sharpen its policies and laws for the strict implementation of the reserved quota, but also for various CSOs who require to work at a similar interface and create employer awareness.
- » There is almost nil access to technology and modernization in the field of rehabilitation of PwDs in India. Several technological advancements have taken place all over the world that range from assistive devices to worksite adaptations. The **transfer of technology as well as emphasis on new innovations** by way of research and development should be made a priority to carry forward the disability sector into the new era. They also need to cover all spectrums i.e. the farm and non-farm sector in the rural areas and manufacturing to the services sector in the urban and peri-urban areas.

- ▶▶ Taking a sectoral approach, **Job Analysis** needs to be done and a handbook prepared as a ready to use guide that can serve the purpose of cross matching types and extent of functional loss of an individual with the trades. This will also allow fulfilling the clause of reasonable accommodation by an employer.
- ▶▶ Being primarily an agricultural country and with the majority of PwDs in India living in rural areas, the methodology used by Goodwill industry – especially the AgrAbility project is well worth replicating. The National Rural Livelihood Mission and National Skill Development Corporation could together undertake a pilot project based on similar lines in selected States.

Moving Forward

While the above listed recommendations would be a step in the right direction, it further calls on all decision makers and donors to ensure that:

- ▶▶ Policies on Disability are designed and implemented with the participation of disabled people.
- ▶▶ Disabled persons are identified within any target group so that a provision, and where necessary, affirmative action can be built into development plans.
- ▶▶ Opportunities for knowledge sharing and awareness trainings on 'Disability' are provided to both members of the government and the citizenry.
- ▶▶ Affirmative action is considered to reserve white-collar government jobs in order to assist and motivate the disabled to use their intellectual skills and capacities.
- ▶▶ Tax concessions and trainings are promoted to encourage and help the disabled people start up their own enterprises in the Information Technology sector.
- ▶▶ Guidelines on approach to livelihood programmes for disabled groups are developed and disseminated to all Government, commercial and civil society partners.
- ▶▶ Specific access requirements of disabled people are met in order to ensure their full participation. This may involve financial commitments on part of the government.
- ▶▶ Provision of credit, vocational training and other services are offered by mainstream organizations to disabled persons who need to be treated as equal citizens and as both potential consumers and producers.

It is evident there is no single solution to the challenge at hand for enhancing livelihoods of Persons with Disabilities. Various modalities such as skills development, placements, entrepreneurship, sheltered employment, microfinance, reservations and so on and so forth could prove to be useful. This also depends on the resource availability and related aspects as long as these all promise better access and none or minimal barriers coupled with non-discriminatory and positive attitudes leading towards the creation of an inclusive society that will benefit not only the PwDs but society at large.



PART - II

**Enhancing Livelihoods of PwDs: National and
International Experiences**



Enhancing Livelihoods of PwDs: National and International Experiences

Rural Livelihoods

I. Ensuring Livelihoods of PwDs by Mobilizing Local Resources and Communities: Nav Bharti Jagriti Kendra, Jharkhand

Introduction

Hazaribag is a famous hill resort in the state of Jharkhand. The literal meaning of its name implies 'a thousand gardens' and it is situated at a height of 2,019 ft. above sea level. It has an excellent climate and beautiful scenery all year round.

The general literacy level is low both for men and women, jobs are difficult to get and so the livelihood opportunities for PwDs are even more challenging and difficult. This situation was however turned around by the sincere and diligent efforts of four enterprising youth.

Intervention

In 1971, four engineering graduates who were highly sensitive to the cause of disparity, exploitation and poverty, deserted their comfortable lifestyle and turned towards exploring ways to create a 'just' society, in which no one ever remained hungry, unemployed, discriminated and exploited.

Nav Bharat Jagriti Kendra (NBJK) was thus born as a result of the efforts of these four youth, supported by the great sarvodaya leader Loknayak Jai Prakash Narayan with a vision to establish a progressive, peaceful and a just society based on the values of equality, fraternity and mutual help. Ever since then NBJK is working tirelessly to educate, organize and empower the rural poor to promote development as a liberating force for achieving social justice, economic growth and self reliance. The major focus of their work is Education, Health, Hygiene & Sanitation, Socio Economic Development, Advocacy and Governance and Small Group Support & Networking for all disadvantaged groups in ten districts of Jharkhand and two districts of Bihar.

In a project implemented by NBJK and funded by Paul hemline foundation (PHF); the main aim was to support PwDs in various ways possible. It involved identification of disabilities, initiating processes of certification from the government, awareness generation regarding rights of PwDs, provision of home based services such as Activity of Daily Living (ADL), physiotherapy, Functional Reading and Writing (FRW), skill building for income generation activities and advocacy for all government benefits. NBJK has even developed district level federations of disabled persons, distributed assistive devices, and provided rehabilitation support.

In 2003, having gained extensive experience of working closely with people with disabilities, NBJK began to focus on providing vocational training for PwDs in and around their villages on a one- to- one basis. The process of imparting one to one training for PwDs involved complex assessments, mapping and matching of needs and resources. Nevertheless, it proved to be a viable and sustainable option for the PwDs who were immobile and located in remote villages. This project was executed over two phases - the first phase was held from January 2003 to December 2005 and the second phase lasted from January 2007 to December 2009.

Encouraged by the positive impact and success of the project, NBJK took on more livelihood skill trainings for PwDs. NBJK was the key implementer and the activity was undertaken with the active collaboration of community based local resources. NBJK provided the requisite seed money (ranging from ₹ 500- ₹ 2000/- for purchase in case of small machines/ tools etc.) and ₹ 100/- to ₹ 200/- per month as monetary compensation for 3-6 months depending on the needs of the local trainer for the on job skill training.



The Process

The initial assessment of the potential and interests of the disabled beneficiary are carried out by the field worker. A consultative process with the field team, which determines the next course of action, follows this. Many a times, there is a need to motivate and encourage the disabled beneficiaries to utilize their potential & skills because of their apathy and demotivation.

There is regular interaction with the relevant community to ascertain the availability of required human resources. After the resource mapping, the matching takes place based on the potential, interest, capabilities and motivation of the beneficiary with the local trainer who can impart appropriate training on a time bound basis. The process of motivating the trainer to support the trainee with a minimal honorarium goes through various steps of rapport building and identifying the trainer's needs and aspirations.

NBJK has provided employability training to about 60 persons with disability till date. It includes loco motor / physical disabilities as well as people with visual impairment – a total of thirty-four men and twenty-six women with disabilities till date.

Persons with loco motor disability have been trained in trades such as tailoring, mobile repairing, data processing and computers whereas people with visual impairment have been trained in running sweet & grocery shop and motorcycle repairing.

Women with disabilities are trained in trades like tailoring, being bedside patient attendants, and computer related jobs.

Results of the Practice: Lessons Learnt

- » The *groundwork and assessment* of the potential and interest of the beneficiary is very important before venturing ahead. This coupled with a collaborative discussion to motivate and encourage the beneficiary to utilize their potential & skills must not be overlooked as it determines the level of success.
- » *Mapping of available resources and scoping of local leverages* is a prerequisite. Regular interaction with community based resources and motivating them to support with a minimal honorarium ensures better training and attitude towards the beneficiary and also ensures healthy relationship between the trainer and the trainee. This helps in building synergies on the ground.
- » Results showed that PwDs got the opportunity to undergo the training with minimal charges and about 60% of the trainees were doing extremely well after the training, as they were able to *earn an income within a stipulated time frame of 3-6 months*.
- » *Family members played a catalytic role* in motivating and encouraging the beneficiaries to learn the skills to earn a livelihood. Post the training, PwDs started supporting the family immediately either partially/ fully.
- » *PwDs began leading a life of dignity* and in some cases began supporting the education of their siblings as well. The families and society showed significant change in their attitudes towards PwDs after they realized the 'abilities' of PwDs.
- » NBJK *faced challenges with respect to motivating the trainers* as well, who were interested in only the monetary benefit. They were also doubtful about the capacity of PwDs in terms of skills transference and efficiency levels to be achieved. There was a reluctance to take on the PwDs as trainees. But when the trainees did the job with the same competency and quality, the opinion & mindset of the trainers changed and they became more supportive.

Conclusion

The above intervention is innovative and one of its kind definitely in Jharkhand and probably in India. It provides the opportunity to the marginalized group to earn a livelihood, which is a distant dream for most of them. The best part of the intervention is that it is community based.

It provides for skill development training in a practical environment by a trained professional and that too at a very low cost. It is also beneficial in having the local person as a trainer who helps in further monitoring and development.

NBJK's one-to-one training model for livelihood opportunities wherein skill building of Under-utilizeds through community resource persons at very minimal / low cost is a model intervention for creating sustainable model of livelihood options for persons with disabilities, especially in rural and remote areas of India.

The project is easily replicable. The concern areas are motivating the beneficiaries and the local resource persons. Mapping of the resources is an essential component for linking the beneficiaries for appropriate skill training.

A possibility of a government scheme to this effect could be explored wherein the local trainer imparting skills training to marginalized people receives some monetary benefit. To take this further, an initial needs assessment as well as a resource mapping should be done in the remote rural areas. Dissemination of such practices could also help PwDs to be independent earning members and lead a life with dignity.

II. Income Generation Project for the Leprosy Cured: German Leprosy and Tuberculosis Relief Association, West Bengal

In 2007, seventy-five families affected by leprosy came together to start a new venture to earn income. The objective of the endeavor was to move away from beggary to be self-reliant and the German Leprosy and Tuberculosis Relief Association (GLRA) supported this effort.

Intervention

About twenty years back in Purulia, a district in West Bengal, several leprosy-infected individuals were ostracized by their communities and asked to leave, resulting in the origin of the infamous leprosy colony. Having been relocated to the peripheries, they were compelled to engage in begging, work in different factories as unskilled laborers, live off the streets and even indulge in stealing to stay alive. Later, they were shifted to the Burdwan district of West Bengal.

In the year 2007, German Leprosy & Tuberculosis Relief Association (GLRA) intervened by engaging the women members of families suffering from leprosy in different vocational trainings over a period of three months and taught them to manufacture different handicrafts, bags, brooms, incense sticks etc. The project area is situated in Namo Sagorbhanga village near the Durgapur town in the district of Burdwan. The area falls under Durgapur Notified Area Authority about 3kms from the Durgapur station. There is neither a road nor any vehicular transportation from Durgapur station. In the distant surroundings of the area there are Shri Balaji Industries with their sponge making and iron factories, Graphite India Ltd etc industrial units where the male members of these families work to earn a living.



Process

GLRA executes the entire programme wherein the women are mobilized into self-help groups and then imparted trainings in the vocational unit of GLRA. Once, they are given the trainings and they begin to start producing goods, these are then marketed through local community based organizations.

Each worker gets paid on a per piece basis of rupees twenty per kilo of incense sticks in a day and they work four to five hours per day.

Results of the Practice: Lessons Learnt

- ▶▶ Engaging and involving different stakeholders from the community, Government bodies, local leaders and local investors is critical.
- ▶▶ Low cost solutions and creativity along with appropriate skill training can help beat challenges and bring about win-win situations.
- ▶▶ Proper coordination within the NGO and with allied manufacturing units, combined with meticulous resource mobilization and marketing of products, helps ensure the projects success.
- ▶▶ Leprosy cured persons can also be involved in different kinds of creative work and earn a livelihood like other able-bodied people, which helps break the stigma of un-touchability in society.

III. Amar Kutir- Society for Rural Development, West Bengal

Introduction

In 1923, in the backdrop of the Indian Nationalist struggle against the British forces, Amar Kutir was set up in Shanti Niketan, as an institute for producing cotton clothes by Sushen Mukhopadhyay. In addition, other cottage industry projects like leather goods manufacturing, agricultural activities and poultry produce in villages were also undertaken.

During India's independence struggle, Amar Kutir continued to serve as the stronghold for the manufacture of swadeshi goods and drew the attention of several freedom fighters. Post Independence, it was formally registered as the Amar Kutir Society for Rural Development by Mr. Pannalal Dasgupta.

Dasgupta then invited the late Subhashini Kohli, Founder of Sarba Shanti Ayog (Sasha)—a not-for-profit organization incepted in 1978 that works towards developing craft communities—to Amar Kutir in 1978. Kohli took up the responsibility of marketing the Amar Kutir products.

Sasha played a pivotal role in the revival of Amar Kutir and its crafts. It helped put up a production unit with relevant machinery for fabricating leather, thereby improving and enhancing production. Sasha's designers also worked with the artisans on new designs and ideas, resulting in a larger product range of both traditional and contemporary designs. With Sasha's help and association with Fair Trade, an alternative trade movement, Amar Kutir's products made their way to markets in Europe, the United States of America and Japan. This resulted in a faster movement of goods and higher income.



Intervention

In 1995, Amar Kutir began its journey to work for crafts development like Lac-ware, Cane & Bamboo, Woodwork, Terrakota, Dokra, Sola pith, Batik and Katha Stitch applied on utility as well as decorative items. This paved the way for continuous skill up gradation, design development and market extension rapidly. However, it went further to organize self-help groups for crafts production in leather, Katha Stitch and Batik covering about four hundred and fifty and more crafts person under the Ambedkar Hastasilpa Vikash Yojna programme and enhanced its capacity of production and sales.

The programme has been encouraging for crafts persons of this area with skill upgradation, design development and marketing of products. In addition, it has also brought the several freelance / individual crafts person of this region to the forefront. Thus, indirectly the organization accommodates about thousand crafts people besides regular workers, working for the society permanently.

Amar Kutir is a cooperative unit that produces leather goods, Katha Stitched Sarees, bamboo crafts and batik, a needlecraft unit, sola craft unit and lac crafts units. Under a Central Government Scheme, a craft development centre was started in 1992 at Amar Kutir. In 1993, the Central Government set up a hand- block printing training centre at Amar Kutir complex. Katha Stitch Sarees made here cater to the demands in both national and international markets. Rural Artisans of the institution are not only being trained under the said scheme but also by different departments of Visva Bharati viz. Kala Bhavana, Silpa Sadana etc.

‘Inclusive’ Intervention

Amar Kutir extended its activities to the vulnerable and marginalized communities by focusing on women and disabled people. While there is no exclusive or special programme being implemented for the disabled persons, they do not discriminate amongst able and disabled people in their way of work. They provide equal opportunities to all.

Results of the Practice: Lessons Learnt

- » The increasing demands for handcrafted products and souvenirs both in the domestic and international market have great potential, hence enhancing the livelihood options for the craft persons.
- » There is a strong opportunity for training disabled persons to undertake this work but it requires commitment and motivation with a fair return on time and energies invested.
- » There is investment required for raw materials, accessories, transportation and related materials. Thereby loans, subsidies and financial incentives need to be offered by the government to PwDs who undertake these activities.
- » There is also not much awareness regarding latest designs or fashion trends and it requires constant orientation and exposure to the changing fashions and trends to keep pace with the competing demands of the market.

Microfinance

Microfinance is the provision of financial services at the micro level to low-income clients or solidarity lending groups including consumers and the self-employed, who traditionally lack access to formal banking and related services.

Microfinance has evolved over the past quarter century across India in various operating forms and has had its varied degrees of success. One such form of microfinance has been the development of the self-help movement. Based on the concept of “self-help,” small numbers of men/women are put together into groups of ten to twenty and operate a savings-first business model whereby the member’s savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is providing to be an effective method of poverty reduction.

Microfinance provides one option to States Parties to the CRPD in their duties to provide an adequate standard of living to their citizens with disabilities, as well as in their duties to provide employment opportunities to that same group.

This section provides individual case studies that mainly focus on micro finance provided by MHFDC and CHFDC that have helped persons with disability earn livelihood either through self employment / entrepreneurship or through SHGs linkage banking. Some examples may fit into other categories as well.

IV. Mirakle Couriers: Promoting Economic Citizenship of PwDs, Maharashtra

Introduction

Having done a short stint in investment banking in Mumbai, Dhruv Lakra decided that he was not cut out for high finance and stock trading but in pounding the streets as a social entrepreneur. Armed with a MBA degree from Oxford University and being a Skoll scholar, he chanced upon a conversation between a deaf commuter and a bus conductor on his return from Oxford in October 2008. The former's gesticulations made little sense to either the conductor or Lakra, but the encounter remained etched on his mind.

A quick research revealed that the hearing impaired was the most ignored of all disabilities in India; the most under-funded as well. Lakra, thereon decided to be an ambassador for them. 'I started a courier service as it is manpower-and-volume-driven. It can provide employment to the maximum number of deaf,' he explains.

Intervention

Mirakle Couriers was thus established, a firm entirely run and manned by the hearing-impaired. Lakra started the business with a start capital of just £300 that he had saved from his Oxford scholarship. He knew it would be a rough ride. And he certainly had not anticipated the tide of support he would receive from different corporates.

This courier company has caught the interest of several big Mumbai-based businesses such as Mahindra and Mahindra, Godrej & Boyce and the Aditya Birla Group. This band is proactively spreading the word about Mirakle Couriers. They urge city-based industrial houses to support the fledgling enterprise. And they are going all out to help the company. For instance, Mirakle has office space in the very prestigious South Mumbai opposite the Churchgate local station, thanks to the Aditya Birla Group. It would have cost Mirakle over ₹ 50,000 a month to



rent space (250 sq ft) in this part of the city. Now, it uses the office free of cost. 'It's critical for a courier company to have a central location,' says Subrato Sarkaar, Vice-President, Administration, Aditya Birla Group. Before moving to Churchgate, the start-up had found a benefactor in Thermax, an environmental engineering company. Thermax allowed Mirakle to function from its Colaba office for a while, while launching its operations in November 2008.

Supplier Diversity

Though all of Mirakle's employees are deaf, Mirakle has an impeccable service record. 'We have maintained a zero-defect record. No packet has been delivered to a wrong address, so far,' says Dhruv Lakra, Founder and CEO, Mirakle Couriers. These companies were actually putting into practice the tenets of supplier diversity—a term they are not yet familiar with. It is a mature practice in the United States (USA) and Europe. Large corporations there seek out small vendors from the marginalized sections of society, and through a process of handholding ensure their growth. For instance, Procter & Gamble in the USA buys goods and services worth one and half billion dollars from minority- and women-owned businesses every year. The goal was to take this figure to two and a half billion dollars by 2010.

Back home, all companies under the Aditya Birla Group spend about sixty million rupees on courier services each year. Even a small slice of this—intra-city

“

How it all Began.....

Once upon a time, Dhruv Lakra, social entrepreneur and founder of Mirakle, was travelling in a bus and was sitting next to a young boy looking eagerly out the window. In fact the boy was not just eager but was actually very restless. He was looking around anxiously, seeming slightly lost. Dhruv asked him where he was going but the boy did not respond. It took him a few seconds to realize that this boy was unable to hear or speak. He was deaf. Though the bus conductor regularly announced the stops this boy still did not know where he was. Dhruv took out a piece of paper and wrote to him in Hindi asking him where he was going. Through the back and forth pen and paper exchange, it suddenly dawned on Dhruv how difficult life was for the deaf. Something as straightforward as travel in a bus became a struggle. There is very little public sympathy for the deaf, and by connection, a severe lack of government support for them in India. Particularly, when it comes to employment there are no opportunities because no one has the patience or the foresight to learn deaf language and culture. Mirakle Couriers was born to address this gap and apathy.

”

deliveries to start with—means a lot of revenue for a social enterprise like Mirakle. The Central Mail Receiving and Dispatch (CMRD) unit at Godrej & Boyce, enlisted Mirakle only last month. Godrej, after trying out 50 to 100 packets with Mirakle, wanted to load the courier with higher numbers when the company wanted to dispatch fixed deposit certificates. Lakra, however, refused. He felt he was not yet ready for an immediate scale up. 'This only proves his commitment to creating a robust business,' says Nariman D Bacha, who presides over the CMRD at Godrej & Boyce. He goes on to add, 'Mirakle has systems that are better than that of other professional courier services'.

Mr. Lakra and his boys expect no other concession from clients. The company competes with mainline courier firms on price, and doesn't expect business to come as charity. 'When the attitude of charity comes in, mediocrity also seeps in,' claims Lakra. He further adds, 'JJ Irani, Chairman of the CII Council on Affirmative Action, has already sowed the seeds of supplier diversity within the Tata Group companies -this is just the beginning!'

The next endeavor is to set up a training system for the team, all in sign language. This will ensure true inclusion by placing importance and value on a common language of communication- sign language.

Results of the Practice: Lessons Learnt

- ▶▶ Mirakle has set in motion the concept of supplier diversity in the private sector in India. Supplier diversity or the practice of large corporations seeking out small vendors from the marginalized sections of society and ensuring their growth could be one of the ways for initiating and ensuring sustainable livelihood for persons with disability.
- ▶▶ Employment opportunities provided with a right combination of a supportive environment, sensitive management with the right attitudes and regular skill training and up gradation, can create livelihood opportunities for PwDs.
- ▶▶ PwDs are nonperforming assets as is generally perceived, especially by the finance sector has been proven wrong by the Mirakle business model which is manpower and volume driven and employs large number of PwDs.

- ▶▶ The Banking sector needs to be receptive to the new emerging trends around the participation and involvement of PwDs in the economic and business activities. It needs to expand its outreach by offering tailor made financial products and services to cater to the needs and demands of the PwDs both as entrepreneurs and workers in a business venture.

For more details please see: <http://www.miraklecouriers.com>

V. Collective Efforts to Establish Sustained Livelihood of PwDs, Odisha

Introduction

Around the turn of the century three prominent Acts e.g. RCI Act 1992, PwD Act 1995 and National Trust Act 1999 were put in place to support the integration of persons with disability into mainstream society. However, despite the legislative frameworks, there were social concerns like ignorance, stigma, myths, false beliefs as well as inertia to undo and resist the changes that these laws were supposed to bring in. In addition, the economic status of persons with disability or their family was extremely weak. The employment opportunity and adaptive livelihood scope were quite limited when sought individually. Till date, the challenges continue to plague the disability community and until and unless these factors are addressed and overcome, the inclusion will not be realized.

Ganjam is the most populous district in the state of Orissa and about eighty seven percent of the district population lives in rural areas. The disability statistics were not available, and one has to go by the WHO index reference of ten percent of the population. The population is highly conservative and the employment and work scope is very less, leading it to have the highest rate of migrant populations in the state. The scheduled castes constitute eighteen and a half percent while the scheduled tribes constitute approx three percent of the total population.



Initiative to work with PwDs spread across the most populous district of the state was a challenge and bit ambitious considering that no large-scale initiative by any civil society organization had been taken up till date. The main strategy employed by the NGO Aaina was to work with PwDs in a community-based manner to achieve maximum inclusion.

Ganjam is culturally a conservative society whereby people adhere to the religious and traditional practices very rigidly. Persons with disability are looked upon with disdain, mostly mocked at and sometimes treated with sympathy and pity. The district's ethos regarding the PwDs was reflected in the district administration's approach with little data and none or limited information available regarding them. The ICDS and health sectors were no better and the situation was really unique. The project was given the obvious name 'Ananya'.

Livelihood Intervention

In 2000, work was initiated in 270 villages in 11 Blocks of the districts whereby intervention activities focused on advocacy and awareness generation amongst the district administration, local bodies, community, health, education functionaries, children as a special group, families of PwDs and the PwDs themselves.

All PwDs in the village were brought together in a group to interact and connect with each other, feel the commonality, learn about their rights and entitlements and means to access them. Keeping the age and disability factor in mind the parents and guardians of PwDs were included in these groups' activities as well. Over a period of time it became obvious that economic worth and identity has to be established for the growth, respect and recognition of the person with disability.

Hence, these village groups were motivated to form themselves into SHGs. A record number of 150 SHGs of PwDs of heterogeneous composition along with the parents of PwDs were formed in 2003.

All the SHG leaders were given training on record keeping, book keeping and management of SHGs through NABARD. They got their books of accounts opened in the bank but it really needed a lot of parley with those financial institutions. The groups collected the membership contribution diligently and continued with the deposit regularly, some of these groups had women in majority and were also headed by them.

Initiative-wise the groups varied widely, with few of them going for internal loan lending for individual business operations. Two of them went for collective economic activities like collective leaf-plate making and jute weaving and rope making. Still other groups were falling into the habit of making regular deposits. Here again the local lead bank – ‘Rushikulya Gramya Bank’ – was supportive in opening the accounts. But extension of loan from the bank or through any of the government schemes was still a far cry. Some of the groups, which had got loans commensurate to the deposit, were prompt in the repayment and maintained a high repayment rate.

As part of solidarity drive the village level SHG linked them at the gram panchayat and block level. These block level units were eager to get the requisite financial support through fair and justified means and thereby organized a two-days interface with the state and district officials and the banks in an event called – Ananya Mela.

In 2004, for the first time in the history of the state, a large number of eleven hundred and four persons from every possible category of disability had got together with a common goal to showcase their ability and command acceptance from the authorities to support them better. The then Director of Social Welfare, Govt. of Odisha conceded to the reality and the real figure of the SHGs. Ten groups were right away granted loan through state government support. Authorities of ‘Rushikulya Gramya Bank’ declared full linkage to all the SHGs and sixty-five groups were sanctioned loan with immediate effect. The meeting also paved the way for district level coordination of these SHGs and the District Level Committee (DLC) was elected and held its session on the second day of the meeting.

Here after, the SHGs started to work slowly but consistently. The banks had started to extend loan to the groups now and the group members were particular about repaying the loan before time. This established a credibility level with the banks that was compelled to increase the loan amount for the SHGs. The best part of it was the collective effort that went in mobilizing the bank loans and the individual loan amount hardly ever exceeded two thousand rupees.

Results of the Practice: Lessons Learnt

- ▶▶ As the geographical region in which the SHGs were established was an economically backward highland area, the economic activities were localized and adapted to the context, which was a key ingredient of their success. The range of activities opted were wide and oriented towards daily requirement and consumption. It covered production and sale of food items (snacks and packaged items), mushroom

culture, vermiculture, plant nursery, goat rearing, stitching and tailoring, bicycle repair shop, leaf plate making, jute fabric making, mobile trinkets shop, rice de-husking, selling milk etc.

- ▶▶ The intersection of gender, disability and identity played out well as the women with disability worked harder and fared better in loan applications, ROI and leadership. Their success at this endeavor was a reflection of their social and economic empowerment.
- ▶▶ The collective advocacy action and efforts of the SHG resulted in the disabled community getting their entitlements and also creating change. For instance, a thousand disabled children got access to education in mainstream schools. The state govt. was forced to revise its allocation of student scholarship for children with disability in the district by ten fold. The local government bodies also began to take cognizance of the reservation policy and made a definite allocation in IAY scheme for them. Some of the groups also were supported through the SGSY scheme and some of them also got employed under MGNREGA.
- ▶▶ PwDs soon began to be included in decision-making bodies of the community. Fifteen of them were elected to the Panchayati Raj institutions. There was a euphoric and newfound confidence and enthusiasm amongst the PwDs and parents of disabled children as they found economic independence and an alternative support for their children. The community also woke up to the realization that the people with disability are productive and contributory members of the society.
- ▶▶ The State government appreciated the work of NGO Aaina and established a coordination unit under 'Mission Kshyamata' to link up other SHGs scattered over the state and plan a common framework of support of raw material procurement, training, production and marketing. A database of 426 SHGs with membership of 3,256 PwDs were created. A common sales outlet under the brand name of 'Prachi' was setup at Ekamra Hat, Bhubaneswar.
- ▶▶ Livelihood initiatives can only be initiated after a certain degree of knowledge and confidence is established amongst the groups members and other stakeholders in the community. Support of the community has always helped individuals to tide lean periods.
- ▶▶ Bigger business plans need more discipline and dedicated leadership. The SHG collectives usually take time to venture into such options and so should be given different alternatives till they are ready.

Conclusion

As has been explained in the previous sections, livelihood strategies have not been looked at or addressed as an isolated area of intervention. Rather it has been introduced at a certain point in time where the individual concerned is ready to handle it better.

The techniques or methodologies adopted are quite simple and center on self-realization, mutual faith and individual level of handling things. There is also the flexibility factor of choosing one's own path of livelihood.

There is value in forming SHGs of PwDs and allowing the family members/parents of PwDs to earn a livelihood where the person concerned may not be able to handle it independently and individually. The initial investment cost is fairly small. But one grows with diligence, stays within his/her nativity and community.



There is a genuine requirement of a facilitating agency in terms of knowledge and know how to be transferred to the people concerned. A certain level of initial handholding is necessary. But gradual development of a collective, leadership transfer and independent decision-making has to be built up for the structure to yield maximum result.

The Ganjam collective will have to decide on putting in place some formal operative structures. Then, they have to access a larger market base, grow their internal production competency to face up to the quality demand and competition. Nevertheless, the existing model is simple and can be replicated easily in other geographical regions.

Skill Training & Entrepreneurship

VI. Tea Packaging Project, Indian Institute of Cerebral Palsy, West Bengal

Background

Indian Institute of Cerebral Palsy (IICP) is a specialist resource center, established in 1974 and working towards ensuring the rights of persons with disability, particularly cerebral palsy. IICP is based in Kolkata but works on a national level in partnership with a close network of NGOs in many districts of West Bengal and 11 other states of India. It has vast international linkages and is working with advocacy groups nationally and internationally for the implementation of the UN Convention on the Rights of Persons with Disabilities.



IICP offers multifaceted services to infants, children and adults with cerebral palsy and a range of training programmes for persons with disability, parents and family members, professionals, students and personnel working in the community.

Intervention

A new horizon for persons with severe learning disability has opened up in the form of tea packaging training with the help of Tata Tea and Rungamatee Tea Company, under the able guidance of Mr. Ajay Singh from Rungamatee Tea Company, the training started in October 2009 with trainees of Adult Day Centre (ADC), of IICP, Kolkata, a few ex-VTC trainees and some parents whose children use IICP services.

The packing comprises of 250 gm pouches and 2.5 kg jars of Tea. The trainees involved in production earn stipends from the profit. Currently, a group of ten, including two young men with severe learning difficulties, is involved in packaging tea for M/s Behera Bros & Co and M/s Rungamatee Tea Ltd. This project not only offers income for the trainees but also for their families who can buy packets of tea and sell them in their community with some profit margin.

Results of the Practice: Lessons Learnt

- » This project provides for income generation possibilities for persons with cerebral palsy. They receive stipend up to rupees two thousand per month thereby becoming earning members themselves. It can also go upto rupees three thousand per month depending on the share of overall profit earned.
- » This project is not limited to those persons with cerebral palsy only. It is also meant for generating income for their family members. The members can purchase the tea packet for rupees thirty/- and can sell it for rupees thirty-five in the community; thus earning rupees five ₹ 5 per packet.
- » Goodricke Company inscribes the name of IICP on all those tea jars mentioning that the persons with cerebral palsy do packaging. It creates a general awareness regarding the capabilities of persons with cerebral palsy in the community at large.
- » This income generation activity helps in developing self-confidence and boosts the motivation levels of persons with cerebral palsy. Their self-esteem is enhanced and they feel equipped to compete in the world around them.
- » This effort benefits and draws a lot from volunteers and it helps to have a cadre of volunteers ready to help and support this project.
- » A good rapport and line of communication between the corporate groups and vocational centers helps in developing the business partnership. The corporate bodies come forward only when they see a value proposition in the collaboration.

Conclusion

This intervention seeks to bring about positive changes in the lives of people with cerebral palsy through a range of policies and service provision designed to enhance their individual skill and knowledge and give them opportunities to exercise their special capacity. It is an approach to build their capacities for income generation within the local contexts.

VII. Education as a Means of Economic Empowerment: Ramkrishna Mission, West Bengal

Background

'We want that education by which character is formed, strength of mind is increased, the intellect is expanded and by which one can stand on one's own feet' - Swami Vivekananda

Once neglected and looked down upon as burden on their families and with the society having a negative, apathetic and biased attitude towards the visually handicapped, a large number of them have gone on to brilliantly display their abilities in various fields of work with ample educational opportunities extended to them by the Ramkrishna Mission Ashram by way of putting the above adage into practice.



Started in 1957, Ramkrishna Mission Blind Boys' Academy occupies a unique position amongst the several residential educational institutions run by the Ramkrishna Mission Ashram, Narendrapur. It is now engaged in imparting the most up to date training and education to the blind with the ultimate goal of helping them manifest their potential and thereby find fulfillment of life through socio-economic rehabilitation achieved by them by dint of their own merit and labour.

The Academy offers guidance and opportunities by training the blind youth to work as drill and press operators, capstan operators, turners and to equip them with skills like cane and bamboo craft, coir-mat making, book binding and other suitable trades. They also give inputs in scientific farming, especially poultry keeping, kitchen gardening, horticulture, floriculture, etc to those who have a farming background or belong to poor families from rural areas and train the eligible blind students in Computer Application.

Persuaded by their placement team, factories like Britannia Industries Ltd, New Central Jute Mill, Hindustan Lever, National Textile Corporation, Smith Stainistreet Pharmaceuticals Ltd, Bengal Chemical Co. Railway Workshops-Liluah, Kachrapar, Kharagpur, Kurseong, Jamalpur, Cittaranjan loco works, Indian Standard Institute, Indian Airlines, Garden reach Ship Builders & Engineers, Jute Corporation of India, Central Bank of India, Biecco Lawrie

Ltd, Sugar & Spice, Switz Food Pvt. Ltd (Monginis), Visva Bharati and others have come forward to employ some of trained boys as industrial workers.

The Ramkrishna Mission Ashram requests the industrial outfits to offer the Academy contracts and sub-contracts, for production and assemblage of parts of machines and other items they manufacture. The Academy works as a catalyst for the trained blind persons who are yet to find permanent employment on completion of their training.

Intervention

The Ramkrishna Mission Blind Boys' Academy was started in a humble way with the objective of offering education, training and rehabilitation service to the visually handicapped and has now developed in to a full-fledged institution with several wings viz., General Education up to Class X (including Craft, Book-Binding, Typewriting etc.), Vocational training in Agriculture & Animal Husbandry for the rural blind, Swimming Pool Project, Braille Library, Regional Teachers' Training Centre, Regional Braille Press, Computer Training Course, Low Vision Centre and Audio Book Studio etc.

1. **Agriculture Training:** Majority of blind population in India come from rural areas. It is, therefore, desirable that they be trained in rural vocations, particularly in agriculture, animal husbandry, and other allied areas. For thirty six years, including four years of research work, the Academy has been running this project in an attempt to train blind young men in scientific farming.

Although, initially it was an experimental project, the results so far achieved, bear the testimony to the fact that the project has been a successful venture and all the three hundred and forty seven blind people trained so far have already been resettled in their profession like poultry, goat and cow keeping, kitchen gardening, cultivation of paddy and wheat, mushroom production etc. As a result this has opened vast possibilities for the rural blind.

2. **Vocational Industrial Training:** The course has been launched with the objective of preparing a trainee for handling different hand tools, power driven machines like Drill, Press, Shearing, Lathe, Capstan etc. so that a student after completion of training can efficiently work in an industrial concern as Skilled or Semi-skilled Worker. These students are further trained in making Candle, Potato chips, Sal Leaf Plate, Paper Plate, Paper Bag using different types of hand-driven or power-driven machines.

Since the introduction of the training course, a total number of six hundred and three blind persons were trained. Out of them four hundred and five (including one hundred and twenty three were self employed) were rehabilitated in a different vocation. A good number of ex-students were advised to start small business to earn their livelihood. They are being provided financial assistance by Ramkrishna Mission Blind Boys’ Academy and loans by Nationalized Banks, D.I.C, and National Handicapped Finance and Development Corporation etc.

3. Spice Grinding: In May 1986, the Blind Boys’ Academy started spice powder production unit for interim employment of those visually handicapped who were waiting to be employed on completion of their training. Procurement of direct/open employment for the blind has become a difficult proposition due to the acute problem of unemployment. This project has been started to provide self-employment opportunities. At present seventeen blind workers are undergoing training in making spice powder and are also learning to seal, dry, carryout packing etc. On completion of their, training the trainee cum worker are encouraged to start small enterprises either individually or in a group with four or five other trainees. Nationalized Banks and NHFDC have assured necessary financial assistance for these entrepreneurs.

Results of the Practice: Lessons Learnt

- ▶▶ The organization believes that skill training is not meaningful unless the trainees are able to earn their own livelihood. The outcome is therefore seen in the number of visual impaired youth who have succeeded after completing the training:

Profession	No. of ex-students
School College Teachers	70
Music Teachers	20
Industrial Workers	275
Workers in the Sub-Contract Workshop	21
Animal Husbandry and Agricultural workers resettled at their home situation	347
Self-Employment	115
Total	848

- » Agricultural training has been one of the most useful trainings and has shown huge potential in enhancing the livelihood income for the persons with visual impairment. This indicates the possibilities and relevance of replicating the same in different regions and in similar settings.
- » Industrial training and placement has not only provided jobs in factories nearby but has also been found useful as a means to self-employment.
- » Awareness regarding the abilities is very important for placement of persons with disability. In spite of the best efforts, the ashram is still not in a position to place all of its trainees in some gainful employment by which they may earn their livelihood. This is mostly due to the age-old prejudice, which finds no difference between blindness and incapacity.

VIII. Art as a Means of Livelihood: Indian Mouth and Foot Painting Artists Association, Maharashtra

Introduction

Arnulf Erich Stegmann - a polio victim who grew up without the use of his arms - built a highly successful career in Germany by painting with a mouth-held brush. He believed that painters with similar challenges could form a co-operative and support themselves through their artistic efforts. Stegmann travelled the world to seek out fellow 'handless' artists to join him in his dream to establish an organization that would give them a sense of purpose and independence by marketing their work in the form of greeting cards, calendars, prints and illustrated books.



Stegmann was against the use and description of the association as a charity, even though many of its members were in wheelchairs or hospital beds. He preferred instead to use 'partnership' to describe the association. The association has never proclaimed itself as a charity and does not qualify for charitable assistance.

From the small group Stegmann gathered for the inaugural meeting of the Association of Mouth and Foot Painting Artists in Liechtenstein, the MFPA has grown to become a worldwide art movement, with thousands of members in seventy-four countries today. Many have achieved international recognition through work produced with brushes held in their mouth or between their toes.

Nearly thirty years ago, Mr. Felix Wiesinger who was known to Mr. Stegmann represented the MFPA in India after that his son Mr. Robert Felix Wiesinger continued with the job and took over the printing & publishing business of the family.

Intervention

Recently in March 2001, Mr. Girish Kabra who is closely known to Mr. Robert Felix Wiesinger and also happens to have a strong marketing background joined hands with him and formed a new company to promote the work of the foot and mouth performing artists all over India. From the beginning, its members have had full control of the enterprise that enables them to enjoy a secure livelihood despite severe handicaps and which has given them a purpose in life. Many have achieved international recognition through work produced with brushes held by their teeth or clenched between their toes.

MFPA is not a charity but a company entirely owned by seriously disabled members of the Association of Mouth and Foot Painting Artists. The purpose of MFPA is to:

- » Make contact with people who are either artists who have lost the use of their hands and/or legs through accident or illness and who paint with the brush held in the mouth or between the toes; or disabled people wishing to learn to paint and support themselves through the sale of their work.
- » Take care of its artists' interests by helping them to sell their work, primarily in the form of reproductions as greetings cards, calendars and other artwork.
- » Publish material, which communicates and supports the purpose of the organization.
- » Help disabled artists to attain self-respect, creative fulfillment and financial security.
- » Create a countrywide marketing network to make MFPA products easily available to people.
- » Make the people of India aware about these artists who earn their livelihood through art despite their disabilities

IX. Poverty Reduction through Scorpion Farming: Integrating PwDs into Agricultural Training Programmes, Rural China

The Challenge

Initiated in 1990, the Government's Green Certificate Training Project aimed at teaching farmers how to improve their skills and increase their agricultural output. Better yields would mean higher incomes and an improved quality of life for millions of impoverished farmers. However, even though nearly one-fourth of China's rural disabled persons live in poverty and could benefit from skills training; the training project did not target PwDs.

By the end of the 1990s, the China Disabled Persons Federation (CDPF) estimated that 40 percent of rural PwDs had the capability to do some type of work but lacked the necessary skills. While government hiring quotas helped PwDs find jobs in the formal sector, the same quotas had less impact in the rural areas, which depend on agriculture. A group of provincial CDPF officials wondered how to change the situation and reduce poverty rates among the rural population with disabilities. They were eager to have PwDs gain access to opportunities such as the Green Certificate Training Project and improve the quality of their lives.

Meeting the Challenge

In 1998, officials of the Heilongjiang Disabled Persons Federation, a provincial branch of the CDPF in northern China, lobbied with the provincial government to issue administrative policies, or 'Notices,' mandating the integration of PwDs into programmes such as the Green Certificate Training Project. After the provincial government responded affirmatively to the Federation's request, officials of the Federation formed alliances with government agencies and other programmes that would deliver services at the township level.

Primarily, the CDPF worked with the Department of Labour and Social Security and the Department of Agriculture, Fishery and Animal Husbandry to help meet the needs of PwDs in rural areas. In a partnership that was unique for rural China, the three counterparts built on one another's strengths: a high level of knowledge about PwDs and their needs, considerable experience in vocational training and familiarity with agricultural skills.

Background

China's Disabled Persons' Federation was established in 1988 to protect the rights of PwDs and provide a range of services, including employment assistance. The Government funds the CDPF, which, in return, assists the Government by studying, formulating and implementing disability-related laws, regulations, plans and

programmes. With offices at the central, provincial, municipal, county and district/township levels, the CDPF is highly structured. In Heilongjiang Province alone, the CDPF operates 1,554 local branches. In 1995, those local CDPF offices conducted a survey to determine who among PwDs was interested in training in agricultural production and techniques or some other type of business. Armed with the survey data, the CDPF drafted a proposal to the provincial authorities for a formal directive aimed at overcoming negative attitudes about training PwDs. In adopting a policy directed at popular perceptions, the provincial government provided special financial resources and administrative mechanisms to move toward the realisation of that policy. Within a few months, the administrative government agreed to the passage of two policies: the Notice on Actively Supporting the Vocational and Technical Training for the Disabled Persons and the Notice on Actively Organising the Rural Disabled Persons to Take Part in the Green Certificate Training Project.

The Pioneering Province: Heilongjiang is an agricultural province of 38 million people, including 1.3 million suffering with a disability. Of those with disabilities, approximately 124,000, or 9.5 percent, live in poverty. About half of all PwDs earn a living, however modest, from some type of agricultural activity. As required by the two local policies, a total of 13 prefectures and cities and 67 rural counties, or 70 percent of Heilongjiang Province, immediately took action to include PwDs in mainstream training programmes.

The Green Certificate Training Project

The Green Certificate Training Project is a national programme (though it does not operate in every province) aimed at improving farming practices and farmers' agriculture skills. It provides expertise in planting techniques, animal husbandry and veterinary skills, aqua-culture, agricultural machinery, forestry, water conservancy, irrigation and agricultural products processing and other related skills. Many training courses focus on applying new skills to agricultural and rural income-generating activities that require low investment, but nonetheless represent an opportunity for high income, such as breeding scorpions (see Box).

Instructors are agricultural experts, the instruction takes the form of lectures, fieldwork and follow-up guidance. Upon completion of the course, trainees take an examination in order to receive a Green Certificate, which is a "badge of credibility". The certificate is not a prerequisite to employment in farming or any other line of work, but it is a merit degree attesting to knowledge or skills qualification.

Government officials report that the Green Certificate training makes a difference in people's incomes. Average earnings are 30 percent higher for farmers with a Green Certificate than for farmers without such a certificate. In regions where the Green Certificate project provides training, income in rural areas is 24 percent higher than in rural areas of regions that do not offer Green Certificate training.

Some of the big building blocks in mainstreaming disability by the CDPF were as follows:

The Training programme was adapted to include participants with disabilities. In an effort to improve and increase training opportunities for PwDs, the two notices required local branches of government agencies and organisations to work with PwDs at the county and township levels. Accordingly, the local CDPF in Heilongjiang Province assumed responsibility for planning, implementing and monitoring the integration of PwDs into agricultural skills training projects. A local coordination committee comprised of officials from the Departments of Education, Labour and Social Security, and Agriculture, Fishery and Animal Husbandry, and others coordinated the resources made available to the project by administrative sectors and technical departments.

The CDPF provincial office developed training plans and provided technical support. It initiated specialised

A Green Certificate for Scorpion Breeding Skills

The training programme in Tieli County of Heilongjiang includes education in the skill of breeding scorpions, which are used in Chinese medicine. Scorpion farming caught the imagination of Fei Ziyu, a physically disabled man. In his first year of tending scorpions, 4,000 of them, Fei increased his annual income to 3,000 yuan (US\$360). Overjoyed with his success, Fei volunteered to train other physically disabled persons. He organised a course for eight people interested in raising scorpions. Fei hopes that other disabled people can have a chance to earn a higher income and live a decent and comfortable life. Raising scorpions is just one example of skills taught to PwDs in rural areas. Training courses focus on applying new skills to areas requiring low investment that lead to a significant rise in income.

training of Green Certificate and other mainstream project instructors in how to incorporate the training of PwDs into their work plans and how to teach people with specific disabilities. At the same time, the Heilongjiang CDPF invited instructors already experienced in training PwDs to teach in Green Certificate and other mainstream formal and informal training courses. The CDPF also created quotas for training in different geographic areas and for people with different types of disabilities.

Ordinary vocational schools, training centres, local government-run vocational employment institutions and private institutions, all of which already focused on training in agriculture, fishery and animal husbandry, opened their doors to PwDs. These various institutions, called 'training sites', receive financial support from either their local government or the local CDPF to cover the cost of training PwDs.

Informal Courses: Under the umbrella of the Green Certificate Training Project, the CDPF created informal courses tailored to the needs of certain disability groups or people living in remote areas. The courses, delivered at 'training stations', are not available in formal training facilities but only at locations such as a farm, a business or a CDPF office. Many of the courses offer apprentice-type training, often in a one-on-one arrangement that brings together, for example, a farmer and a trainee. In fact, instructors typically are farmers or businesspeople or even former trainees with disabilities who have volunteered to train others with disabilities. Some work on a volunteer basis; others receive compensation from the CDPF for training time and supplies. Both formal and informal training programmes under the Green Certificate Training Project run from one week to one month, depending on the subject matter. Special courses for PwDs are not of any fixed length but instead are flexible to meet the needs of trainees.

Support Services: Training agencies within the Department of Agriculture, Fishery and Animal Husbandry began the vigorous recruitment of PwDs from rural areas for participation in the Green Certificate Training Project. The CDPF connected people not interested in the Green Certificate to other training activities. The CDPF created or extended existing support services, such as sign language interpretation, vocational planning and referral, counselling and medical rehabilitation.

The administrative notices included a provision whereby the Government funds the CDPF to cover service costs so that PwDs can attend some type of training. For instance, while the Green Certificate project charges participants a training fee ranging from 50 yuan to 300 yuan (US\$6 to \$40), CDPF funding covers fees, transportation, food and lodging costs for PwDs.

The CDPF Provides Former Trainees with Financial Resources: That come from a variety of government agencies and programmes. The assistance generally takes the form of low-interest loans or grants to be used as “seed” money to buy start-up supplies, such as seeds or fertilizer for farming, or to set up a business, such as raising scorpions or dogs.

Adjustments in Granting the Green Certificate: Instead of requiring that PwDs take the formal examination for the Green Certificate, some instructors offer shorter, less formal written tests. In the informal courses, instructors assess the progress of participants by observing the trainee’s use of their newly acquired skills.

Follow-up: For a period of up to three months, trainers visit former trainees to offer guidance and check on their situation. The CDPF assists trainees by helping them develop business plans, providing market information and, if necessary, even helping former trainee’s gain access to markets by coordinating the transport of their products. PwDs can call on the CDPF any time as and when problems arise.

Accomplishments

- ▶ CDPF’s efforts have succeeded as many PwDs in Heilongjiang Province have joined the Green Certificate Project. Various government agencies made poverty alleviation loans available to PwDs to help them use their training. As of mid-2002, the Green Certificate Project had trained more than 6.7 million farmers nationwide; of them, 80,600 had some type of disability. Specific achievements resulting from the issuance of Heilongjiang Province’s two notices include the following.
- ▶ The wide-scale teaching of agricultural skills to PwDs set a precedent and stands as a model. The impact of the effort is measured by the fact that the number of PwDs who had received any type of agricultural training increased from 2,357 in 1996 (training provided by the CDPF and mostly in urban areas) to 20,405 in 2000. In 2001, 3,442 PwDs received training, followed by another 8,425 in 2002.
- ▶ PwDs in rural areas earn higher incomes. The Green Certificate project has helped 87 percent of the 80,600 PwDs who have received training since 1998 rise out of poverty. Some nine percent have become relatively rich with an average income of 2,000 Yuan to 3,000 Yuan (US\$243to \$363).
- ▶ Farmers with disabilities in Heilongjiang Province raise scorpions, fish, sheep, pigs, cattle, chickens and ducks. Many grow fruits, grain and vegetables. Some operate repair services or have opened their own fishery or animal husbandry businesses.

- ▶▶ The Government's investment in the project totalled 170 million Yuan (US\$20 million), with fees totalling 138 million Yuan (US\$16.6 million). The project accounts for 63,000 training sites (institutions, CDPF agencies and so forth), 19,000 stations for apprentice-type training (informal locations, such as someone's farm or business), 15 million textbooks and the production of more than one million sets of audio/visual teaching materials.

Lessons Learnt

CDPF's targeting of the Green Certificate training represents a unique undertaking in China; no other effort integrates PwDs into a mainstream training programme. Some of the specific lessons learned in achieving success include:

- ▶▶ Government policies help overcome resistance to the inclusion of people with disabilities in training programmes. Before the project's implementation, very few PwDs received any type of training. The issuance of the notices fostered an environment of change and authorised a mechanism, the CDPF, to coordinate the collaborative work of local agencies. The notices also provided a funding source to cover costs for training PwDs.
- ▶▶ Low formal education need not be an obstacle to practical training. The low level of education or even agriculture experience among many PwDs has been a significant obstacle to training. With the help of CDPF instructors, however, Green Certificate trainers learned how to adapt their teaching methods to the needs of trainees, often relying on practical examples more than is typical, thus making learning easier for all types of trainees. The trainers proved that even without much formal education, most people, including those with disabilities, can learn new skills and apply them.
- ▶▶ Not all experts make good teachers for PwDs. CDPF officials eventually recognised that agricultural and technical experts required training in teaching techniques and disability issues so that they could effectively pass on their technical knowledge to others.
- ▶▶ Increased assistance to trainees increases participation. CDPF administrators noticed that even simple support, such as providing food and accommodation, encouraged more trainees to attend the courses.

X. Women Foot Soldiers: Improving the Lives of PwDs, Sri Lanka

The Challenge

Being disabled did not daunt N.G. Kamalawathie, 22 who left her parent's home and her village to go and look for a job in the city. It was a courageous step for a young woman in Sri Lanka, especially one with a disability to take. In a biased society where the odds are very heavy against a disabled woman, this was indeed a brave thing to do.

However, once in the city, Kamala's struggles only compounded further, with no one ready to give her a job or an apartment on lease. Even when she did manage to get both, she struggled up and down the stairs to her apartment and to her office. Having being infected by polio from a very young age, she had over the years developed a strong resilience and ability to cope with her circumstances and create her own opportunities. Even then, seeking access to public services that would benefit women with disabilities proved to be an incredibly tough struggle for Kamala. 'Why do women in Sri Lanka, we who are using wheelchairs, have such difficulty in getting about? Why are there no facilities to help us?' she was left asking. These were questions not many women asked publicly in 1994. Kamala needed more than answers – she wanted change!

Meeting the Challenge

After months of confronting government officials and lobbying on her own for improved public access, Kamala recognised that it would take a chorus of voices to bring about change. So in December 1995, she organised a group of women with disabilities from various districts to discuss what could be done. The group called itself AKASA, a Sinhalese word for 'the Heavens'. It is also the acronym for Aabathitha Athi Kanthavange Sanvidanaya, or the Association of Women with Disabilities. AKASA is a self-help support group devoted to creating new opportunities for its members. Since its inception, AKASA has evolved into a network of women's groups in the district of Anuradhapura, which is located in north-central Sri Lanka. In small village groups, women with disabilities who are accustomed to experiencing alienation, have an opportunity to discuss day-to-day issues affecting their lives. The groups offer the women friendships while shared experiences generate moral support. And, as part of the group, the women help each other find solutions to problems that can range from family relationships to income generation. Through a larger district organisation, women connect to training opportunities or financial resources to start business enterprises.

Background

Women with disabilities in Sri Lanka have few economic livelihood opportunities. Most are confined to their homes, protected by their families from a society that stigmatizes them. The situation is most severe for women residing in rural areas, where negative religious and cultural beliefs are much stronger than in urban areas. The few existing civil society organisations of women with disabilities are small, weak, charity-oriented and urban-based. Also, men have set some of these organisations up and while the will to work with disabled women exists the level of empathy and a deeper understanding into the needs of women is missing.

AKASA started with no money and only a few members. It grew into an organisation that receives financial and moral support from the Swedish Handicapped International Aid Foundation (SHIA) and other funding agencies. AKASA members are rural women aged 18 to 40 years. They belong to families that are among the poorest of the poor, with incomes ranging from 760 to 1,140 (Sri Lankan) rupees (US\$8 to \$12) per month. More than 75 percent of the members are unmarried, and most have not studied beyond grade five or six; they left school because of poverty and disability.

Organisational Structure

AKASA, follows a bottom-up approach to development used by other grassroots NGOs in Sri Lanka. Working within their own villages, volunteers who have trained as 'mediators' organise small groups of three to seven women with disabilities. A total of 371 women have been trained as mediators. Initially, all mediators were non-disabled women, but now mediators are women with and without disabilities. The mediators identify women with disabilities and then talk with them and their families about the possible livelihood opportunities available to them. The mediators encourage women to come out of their homes and participate in the everyday life of their communities by attending cultural, social, sports and other activities. The women meet regularly in small groups to discuss their individual problems and help each other find solutions.

These small groups within the village further add up to form a village society. Representatives of the village society meet as a district association and elect an executive committee consisting of a president, secretary, treasurer and committee members. All grassroots members constitute the general assembly; members not only have the power and authority to elect officeholders, but also the right to contest any post at the district level.

Vocational Training and Income-Generating Activities

Initially, AKASA's prime objective was to organise women with disabilities and undertake their situation and needs analysis. When it became clear that poverty and low incomes were the most pressing problems, AKASA began formulating appropriate and relevant strategies to enhance its member's economic status in its second phase of the programme. After several years of organising and mobilising, AKASA now focuses on initiating income-generating activities for its members in Anuradhapura, where, according to an AKASA survey, women with disabilities are among the most impoverished individuals in Sri Lanka.

In 1999, the AKASA Executive Committee appealed for support from the then Minister of Social Services, who also hailed from Anuradhapura. They then received ownership of a five-acre plot of land with a few old buildings. With additional support from SHIA, the buildings were repaired and renovated into an office, a dormitory for 20 women and a simple training centre. To find additional funding for its employment-related projects, AKASA turned to the District NGO Forum, which processes all NGO proposals and recommends them to sponsors.

Having mobilised adequate funding from different sources, AKASA established the following four projects:

Vocational Training Centre for Rural Women: At the Vocational Training Centre, trainees choose courses in sewing, home gardening and animal husbandry. The courses last two years. The Sri Lanka-Canada Development Fund (SLCDF) supported the training effort with a grant averaging US\$200 per month per trainee until June 2002 when the programme was terminated.

AKASA then registered the Training Centre with the Department of Social Services, thus entitling the Centre to receive a grant of about US\$0.40 per day per trainee, which is quite inadequate to even meet cost of food and other incidentals. As a result, each trainee now pays fees, which can be in the form of monthly rations – 10 kilograms of rice, one kilogram of sugar, 250 grams of lentils and milk powder. The total market value of the package is about 300 rupees (US\$3), although very poor people receive the rations at rates subsidised by the State. In addition, parents often contribute a portion of home grown vegetables.

Income Generation for Poverty Alleviation

Initiated in August 2001, the income generation project provides both rural women with disabilities and women with disabled children with financial support for setting up a self-employment activity. CARE Sri Lanka provided

Helping Families

Dasa is a 15-year-old boy with severe and multiple disabilities. His mother cannot go out to work because she has to care for him. For years, his father, a farmer, rejected Dasa because he required so much of the mother's time. The family is poor and badly needed the income that the mother could earn as a farm labourer. Parental tensions have affected Dasa's two siblings. Dasa was selected to receive a loan of 5,510 rupees (US\$58) from the AKASA project. His mother used the money to cultivate land owned by the family, which now earns an annual income of about 76,000 rupees (US\$800). The father's attitude toward his disabled son has softened since the family's economic situation improved. Tensions have ceased, and the family has grown more close-knit.

US\$6,200 to be used as a revolving fund for loans. AKASA village groups selected the first 77 participants for the project, including 48 young men.

If an individual's disability is so severe that he or she is unable to participate in an income-generating activity, a family member assumes responsibility for the activity. The AKASA Divisional Association and each project participant sign a loan agreement, with repayment made to AKASA's Revolving Loans Fund bank account. The interest goes to the village society. Upon being selected for a loan, project beneficiaries are eligible for training in livelihood skills, marketing and leadership (see Box).

In offering the training courses and workshops, AKASA works with other CBOs that focus on social, religious, cultural and other mainstream activities. Of the income earned by participants, a third must be deposited into a savings account held by the family member with a disability and a third must go to repayment of the loan from the revolving fund. The participant can spend the remaining third according to his or her needs and wishes. Since the project started, repayments have allowed 20 new beneficiaries to receive loans, bringing the total number of participants to 97 in two years. Interest income derived by the village societies is used to support activities that benefit PwDs. Some societies, for instance, meet the travel costs of a village's community-based rehabilitation workers.

Income from Traditional Medicines Plantation: A traditional medicines plantation occupies three of the five acres of land given to AKASA. The Ministry of Indigenous Medicine that provides AKASA with technical advice has also agreed to purchase, for its own use, the medicinal herbs and plants grown on the plantation. The Ministry of Environment is supporting the project with a grant of US\$5,500. AKASA will use the profits from the project to cover its operating costs and ensure its financial sustainability.

Economic Upliftment and Improvement of Health Status: The United Nations High Commission for Refugees sponsors AKASA's most recent undertaking, the Economic Upliftment and Improvement of Health Status Project that targets very poor people as well as PwDs who were displaced as a result of civil conflict. The project's initial six-month phase is made up of two components. The first involves poverty alleviation support for 90 individuals in the form of a loan of 10,000 rupees (implemented on the same basis as the Poverty Alleviation Project previously described). The second component allows for grants of 6,000 rupees for 45 individuals to upgrade temporary housing. The project employs eight field staff, conducts workshops to strengthen support for the project and involves PwDs and family members, village leaders, government officers and bank managers. The initial phase benefited a total of 150 PwDs when it concluded in December 2003 at an estimated cost of three million rupees (US\$30,000).

Vocational Training: The average monthly income earned by AKASA members who have completed their training and set themselves up in self-employment is about 998 rupees (US\$10.50). In most cases, even these small amounts will double a family's income. In the first year of the AKASA Vocational Training Centre, eight trainees graduated; of them, three now work at the Training Centre, two are self-employed and one works in a garment factory. In 2002, 15 trainees completed the Centre's training. Of those trainees, nine had intellectual disabilities; each received a cow as a donation from an NGO in the district. Three are employed in garment factories, and the other three received sewing machines for use in self-employment. They now earn about 1,000 rupees (US\$11) per month. Sixteen new trainees were recruited in June 2003.

Income Generating Projects: The economic status of individual women's economic status has improved by 20 to 55 percent. The average monthly income for a woman ranges from 998 rupees to 6,365 rupees (US\$10.50 to \$67) for self-employment activities that include animal husbandry, carpentry, bicycle repair, dressmaking, inland fishing and fish net weaving. Eight project beneficiaries have started savings accounts, six have purchased land and two have invested in gold jewellery as a form of savings, as is common in some areas of Sri Lanka. Another two have purchased sewing machines, one bought a refrigerator and another has invested in a water pump. SHIA continues



The Woman Change Maker

As a young girl struggling to go to school and keeping pace with siblings and friends, N.G. Kamalawathie (Kamala) learned to pick herself up and continue moving despite her mobility impairment. Her difficulties strengthened her, she says. A bout of polio at age four severely weakened Kamala's legs. Most of the time, Kamala gets around on crutches. For long trips, she uses a wheelchair. After graduating from high school in 1980, Kamala enrolled in a gem-cutting course at the Vocational Training Centre for Disabled Persons. She then found a job at the Gem Corporation in Colombo, the capital of Sri Lanka. While working there, Kamala became active in sports for disabled persons, which provided opportunities to travel abroad and participate in wheelchair races. The travel experiences and exposure to foreign cultures stirred up questions about why women with disabilities in Sri Lanka need to struggle and why public access is lacking. In the mid-1980s, Kamala started actively campaigning for disability concerns. Seldom did she find a sympathetic ear. When she did, there was no follow-up. Kamala then confronted the cold face of reality. Change would occur only when others who shared her



to help AKASA in its efforts to strengthen itself. For the period 2000-2002, SHIA provided US\$20,000 for AKASA's activities.

Accomplishments

AKASA has 800 active individual members in 133 small groups in 10 sub districts. It is a member of the District NGO Forum and the only disability-related member organisation among the forum's 54 NGOs. Its representative was elected honorary secretary of the forum in 1999 and again in 2001. AKASA members participate in social, sports and cultural events, both in their local communities and nationally.

In 1998, members won two gold medals and two silver medals in swimming events at the National Sports Festival for Persons with Disability.

Lessons Learnt

AKASA's success is a testament to the power of determination. AKASA's experiences in organising and creating training opportunities offer the following lessons:

- » Grassroots decision-making encourages empowerment. By involving themselves in all decision making related to AKASA projects, members have increased their self-confidence in making decisions about their lives.

- ▶▶ Informal support networks encourage peer counselling. AKASA members help one another cope with daily life. The sharing of insights and new ideas among members helps individuals deal with their difficulties.
- ▶▶ By successfully implementing its pilot projects under severe socio-economic conditions, AKASA demonstrated the capacity of rural disabled persons to change their situation, given a certain level of outside support. Accordingly, AKASA has dispelled several myths: first, about the helplessness of women; second, the helplessness of rural women; and, third, the helplessness of rural women with disabilities. AKASA has used its success to attract new and renewed funding.

Looking Forward

AKASA has earned the recognition and respect of local communities. By demonstrating its ability to plan and implement projects with efficiency and effectiveness, AKASA has also gained the acceptance of the NGO community and government officials and has started to challenge colleagues in the District NGO Forum. AKASA's next goal is the integration of women and others with disabilities into mainstream poverty alleviation and social development activities in district projects and programmes.

needs joined forces. Kamala would find other disabled women and, believing in the strength in numbers, they would discuss what they could do. Meanwhile, Kamala responded to an advertisement for a gem-cutting instructor at a school for physically disabled children and was hired. Again, she faced resistance. She learned that non-disabled officials and authorities made all the management decisions at the school, which contradicted her belief that disabled people have a right to participate in decision-making processes that involve them. Kamala pushed on, organising a group of peers to discuss how they could bring about change. At that time, in 1995, Kamala was one of the 56 women from Sri Lanka (and the only one with disability) who was selected to attend the Beijing Conference for Women. Her interactions with women from other parts of the world gave Kamala many ideas about organising and mobilising women with disabilities. Upon her return from Beijing, Kamala moved swiftly to register Aabathitha Athi Kanthavange Sanvidanay, or AKASA, as an official organisation. Now 44, Kamala works full time as AKASA's president. In 2000, she received a Presidential Award for 'the work rendered by her to the country in spite of being a woman who has disability'. The following year, she earned recognition as 'the woman who had contributed most' to her province.

XI. Spinning Wool: Weaving a New Life for the Disabled, Mongolia

The Challenge

M. Ariunzaya studied for a career as an elementary school teacher and, in 1995, was hired for a position in a school in Mongolia's second largest city, Darkhan. Then a car accident destroyed his dreams. His recovery two years later required him to learn how to use a wheelchair. He eventually returned to the school where he taught, but was not allowed to return to his job. The staff did not believe that someone who had survived a major accident would be physically and mentally fit for teaching. During his recovery, Ariunzaya's family lived off his elderly mother's pension. Ariunzaya believed that his failure to support his family violated Mongolian tradition, which dictates that the eldest son assume financial responsibility for the family.

Mongolia's State Social Welfare Office estimates that about 80 percent of all PwDs live below the poverty line. Yet, the country has few programmes that address the specific employment needs of PwDs. In the economic transition from socialism to a market economy since the early 1990s, Mongolia – whose citizens largely lead a nomadic life or reside in remote villages – offer limited employment in general. Therefore, PwDs, such as Ariunzaya, struggle to provide for their families. In Mongolia, the question of how can PwDs work toward self-sufficiency continues to be a daunting one.

Meeting the Challenge

Beginning in 1995, the Norwegian Lutheran Mission (NLM) started integrating PwDs into its newly established training courses to help rural residents in Mongolia develop income-generating projects. It was a first for Mongolia – and even for much of the developing world. Its success is largely related to recognising the obvious. With most herding families in Mongolia tending sheep and goats, raw wool is plentiful, but it is often sold at low prices for export. Wool processing and the production of woollen goods can generate higher incomes. Accordingly, NLM set up animal husbandry and wool processing facilities in its two regional projects, one of which operates in partnership with the Government's State Social Welfare Office. Aside from taking advantage of a national resource, NLM's creation of an easily accessible centre and the active recruitment of PwDs have spelled success.

'It is hard to be disabled in Mongolia'.
People with disabilities are often left
out. The NLM programme offers them
an uncommon opportunity. '

Eva-Synnøve Dickson Lid NLM
consultant

Background

The Norwegian Lutheran Mission originally began its work in Mongolia by focusing on poverty alleviation. NLM launched its first project in 1995 in Darkhan as the Selenge Development Programme (SDP) in partnership with the local State Social Welfare Office. It launched the second project two years later, in the capital city of Ulaanbaatar as the Bayansurkh Development Programme (BDP).

From the beginning, the NLM projects were designed for all people, including vulnerable groups and PwDs, although staff members made a special effort to reach out to disabled people in remote areas. NLM recognised from the beginning that a training programme was required to be targeted in part at vulnerable groups and PwDs who required special support, such as transport assistance and lodging.

In the beginning, as now, the two projects provided training in animal husbandry, vegetable cultivation and wool processing. Each of the two sites operated a wool processing facility called a competence centre. NLM also operated a Health Development Programme (HDP) in Darkhan and Ulaanbaatar and a Child and Family Strengthening Programme (CFS) in Ulaanbaatar. Both started in 1998. NLM received 90 percent of its funds from the Norwegian Government and the remainder from private donations.

The success of the wool-processing project, which is the focus of this documentation, is also the focal point of NLM activities in Mongolia. One of the advantages to this type of skills training is that trainees have the opportunity to earn an income relatively quickly. Both training centres teach wool processing; the SDP also offers animal husbandry (mostly sheep breeding) and vegetable cultivation training. The SDP project not only provides raw wool for use in both projects but also sells the raw material to programme graduates. For trainees who become home-based wool producers, NLM guarantees a market by buying products that meet the standards and quality demanded by NLM. With a huge demand for Mongolian handicrafts – 80 percent of what NLM buys is exported to international destinations in Norway, France, Germany and England and/or sold to tourists in Mongolia's capital city.

Organisational Structure of the Wool Processing Project

NLM takes sole responsibility for the training at the BDP site. At the SDP site, NLM supports the State Social Welfare Office trainers and provides equipment.

Training Leads to Better Housing

The ‘ger’ is a traditional Mongolian home. It is constructed of hand-made felt from wool that is draped over a wood frame and covered with skin plaits and secured by ropes. Traditionally, people in the countryside made the gers themselves. The skills of making the same are passed on from generation to generation. Today, gers can be bought in a store and PwDs can produce the hand-made felt. The ger does not use any nails and is easy to erect and take down, thus making it ideal for a nomadic lifestyle. Even in towns and cities, many people still live in gers. Because the wood parts and skin plait covering last longer than the felt, the felt needs to be regularly maintained.

Skills training: NLM schedules basic two-week training courses several times a year. Each session accepts up to ten people with or without disabilities.

Every SDP training session includes two to four PwDs. Skills taught include:

- ▶▶ Cleaning raw wool, or “carding” it, to produce the wool bits for processing;
- ▶▶ Spinning carded wool into yarn or felting it; and
- ▶▶ Creating slippers, shawls, scarves, socks, wall hangings, vests and bags.

At the BDP site, trainees can continue with advanced courses in the fabrication of various woollen products. A felting session, for example, runs for four weeks, the spinning and knitting course runs for five weeks.

Obtaining equipment and raw material: Wool-processing equipment includes a hand carder, drawn carder and spinning wheel. The hand carder is made up of two wooden boards with several spikes that are pushed toward each other and pulled apart to form the wool into cotton-like balls. The drawn carder is a round drum rotated by a handle; the tumbling motion separates the fibres. The spinning wheel twists the raw fibres into yarn. NLM provides loans with long payback periods to former trainees to purchase equipment. Trainees also ‘borrow’ raw wool from the Centre when starting their business.

Production system: NLM encourages former trainees to organise groups whose different members take responsibility for specific tasks. Generally, the groups have sprung up among families and include extended family members. A former trainee generally passes on his or her newly acquired knowledge to others who become part of a self-managed group. NLM is keen to see the individual groups grow, perhaps bringing together several families and increasing output. This type of 'cooperative' is in a good position to negotiate big production contracts and purchase large volumes of raw wool at a favourable price. Reliance on cooperatives, however, has proven more successful in remote areas, which have a tradition of cooperatives.

Training for trainers: In what is becoming a fairly popular practice, trainers are often former trainees who return to their families or villages and teach others. For example, one former trainee with disabilities coordinated with three other disabled people to create a self managed group in a remote area of Darkhan-Uul Province.

Financial support: Trainees pay their own transportation costs to and from the training centre. They also must find their own accommodation, though most have relatives or friends living nearby. NLM provides accommodation in its guesthouses when people have no other options for lodging.

How Wool Processing Changed Ariunzaya's Situation

A friend of Ariunzaya attended one of the wool processing training courses and told Ariunzaya that it changed his life. Ariunzaya followed his friend's lead. In 2001, he applied to the wool processing training programme at the provincial Social Welfare Centre in Darkhan. Now the 32-year-old Ariunzaya makes high-quality woollen products and earns enough income to support his mother and two younger siblings. Although, he makes the final product on his own, everyone in the family helps – sometimes his sister or brother takes the products to the welfare centre or brings the raw wool back to the house. They even help him clean the wool to prepare it for processing. When he sees his siblings wearing items he has made and hears them boast of his talents to friends, he feels very proud.

Promoting the project and its benefits: NLM organises weekly programmes on the Darkhan-Uul provincial television station to raise awareness about its projects. The programmes feature stories about people who have benefited from NLM activities. According to NLM's Project Manager Ms. Munguntuya, "The real advertisement is by word of mouth from the individuals and families who have benefited from the project to others." Advertisements for the mainstream training, which refer to the integration of disabled people, also indirectly promotes public acceptance of PwDs as equal members of the community.

Accomplishments

The NLM Project not only offers vocational training but also ensures work opportunities by taking advantage of available and inexpensive raw materials. The Project's success is largely related to the lack of development of a wool processing industry within Mongolia. Herders command a higher price for the raw material than what they traditionally earn by exporting it, and the project meets a clear need by both providing employment and building a new industry. Given that the wool processing equipment is produced locally, other manufacturers also benefit. Former trainees also have options for selling their products – they can sell to local shops or to NLM. 'We can see results, says Ms. Dickson Lid. 'We see people improving their lives. Those who used to collect bottles now make more money and provide their family with more food and firewood – basic things they need.'

Since its inception, the project has reached between 12 and 28 persons with disabilities each year. In 2001-2002, the SDP project realised the following accomplishments:

- ▶▶ Nineteen PwDs were trained in wool processing. With the financial support of their provincial Social Welfare Office, some travelled long distances.
- ▶▶ Approximately 150 families worked regularly with NLM in Darkhan-Uul Province; 30 of the families have a member with a disability. When selling their products to NLM, producers earn about 30,000 Tugrik (US\$27) a month, which is comparable to the State minimum wage.

Lessons Learnt

The NLM Project is one of the few examples of a successful training and income-generating programme that has integrated PwDs into mainstream training. The lessons learned by the NLM since opening its first training project include the following:

- ▶▶ Earning a reliable income quickly attracts and motivates trainees. Once trainees realise that they have an opportunity to participate in skills training that can lead to employment, they become committed to the workshops. For PwDs, the project represents a chance to earn and support their families and thus increase self-esteem.
- ▶▶ Quality control is essential. Given that most products are exported to Norway and some to other European countries, quality control is a necessary concern and is the responsibility of the competence centres. Products delivered by the wool producers are checked before they are accepted. Producers receive advice on how to develop their products further to meet quality standards.
- ▶▶ Involving persons with disabilities requires engagement with local communities. NLM has to pay special attention to the number of PwDs within the project. The quantity of products made by non-disabled persons dominates production. Working through former trainees and local government partners to advertise the project, the NLM staff actively seeks out individuals with disabilities to participate in the training seminars. 'It is not very common in Mongolia to have programmes open to everyone, including PwDs,' says Ms. Dickson Lid. 'You have to make them aware that the option is here and open to them.'
- ▶▶ Including persons with disabilities broadens awareness. The NLM staff admits that it must confront state officials' negative attitude toward PwDs. Staff must be persuasive and strongly encourage the inclusion of disabled people in the training process.
- ▶▶ Length of training is important. Given that several participants come from very poor families that need immediate income, the duration of training is an important consideration. With skills training organised into time-limited sessions, participants supporting families have the opportunity to earn some income between training sessions. The training approach calls for short initial sessions, monthly consultations and more advanced skills development while trainees produce woollen products.
- ▶▶ Finding the raw material requires some effort. The number of people who would like to learn wool processing is increasing and the demand for raw wool is growing. Many herders bring raw wool to the

city to sell to large processing factories that produce world-famous Mongolian cashmere and woollen products. Recent years, however, have seen disastrously tough winters such that the absence of animal feed necessitated the killing of livestock, thereby decreasing the availability of raw wool. In fact, the wool that is now available may or may not be of the quality required for exported goods. Yet, the shortage has had one favourable impact. Though they formerly paid a very low price for raw wool, Chinese traders buying wool for producers in China now match the NLM price, which could encourage more export and even affect the volume of raw material available to the training project in the future.

- » Transportation is a significant obstacle for some people who want to attend the training programmes. With Mongolia's roads and public transport inaccessible to PwDs, project staff sometimes travel to people living in remote areas in order to collect their woollen products or to transport PwDs to a centre for a training session.

Replication of the NLM Model

The NLM Projects provide a real-life example of how PwDs can be included in an economic activity. While the specific wool-processing project may not be applicable to India, it nonetheless embodies a set of characteristics that should be considered in establishing ventures that combine training and production with opportunities for self-employment. For instance, it offers skills training that involves low investment and can be carried out at home. This type of training is particularly appropriate for people who cannot spend much time away from home or cannot afford to pay for long-term accommodation. Further, the equipment used in wool processing is simple, easy to transport and install and is especially well suited for rural and remote areas or areas with difficult terrain. In addition, training delivered over short periods and with continued upgrading keeps trainees motivated and permits them to continue earning while enhancing their earning potential.

The most important characteristic of the NLM Project is that, from the outset, it is aimed at designing mainstream vocational training programmes that include PwDs. Currently RMoL (Rajasthan Mission on Livelihoods) is in the process of initiating on the lines of the above mentioned practice; the details of which need to be shared and modelled upon by other States.

XII. Alleviating Poverty through Skills Training, Cambodia

The Challenge

The International Labour Organisation (ILO) Disability Resource Team (DRT) project in Cambodia sought to integrate PwDs into provincial and other training centres in 1997, and came up against a tough challenge of having to deal with big numbers as by 1999, the project had gained huge success.

The number of disabled trainees increased from 3.5 percent to approximately 15 percent in the three-targeted provincial training centres where the project operated. The project was so popular that more than 100 applicants with disabilities were waiting for services. Other problems surfaced as well. With distance and transportation as barriers, many PwDs could not reach the training centres. In addition, despite the project's promise of benefits, some people feared the separation from family, farm and income-generating activities. Moreover, some people lacked a basic education and were thus unqualified for the project's formal vocational training.

The dilemma was significant. Given its personnel and resource constraints, how could the project meet the high demand for vocational training and address the many barriers that posed obstacles for PwDs in rural areas?

Meeting the Challenge

The solution called for creating 'training without walls'. In a methodology labelled Success Case Replication (SCR), the project locates villagers with successful businesses and relies on them to train others. The ILO tested the method in Cambodia and whittled down the DRT waiting list by addressing the mismatch between the needs of PwDs and existing training opportunities. When funding for the ILO project ended nine months later, the SCR component showed enough promise that the Finnish Embassy funded a longer-term project that began in 2002. Named Alleviating Poverty through Peer Training (APPT), the project focuses on applying the SCR model more widely.

Background

The Economic and Social Commission of Asia and the Pacific (ESCAP) in collaboration with the Food and Agriculture Organisation (FAO), originally developed the SCR model for the general population. From June 1994 to June 1999, the SCR pilot project achieved a 71 percent success rate and helped more than 2,350 families in eight Asia and Pacific countries increase their annual incomes by an average of almost US\$450. The DRT project in Cambodia

represented SCR's first application to PwDs. Given that the Cambodian people have traditionally transferred skills on an informal and personal basis, the advantages of the SCR approach seemed apparent to the DRT field staff. While the SCR methodology can never fully replace the system of formal, classroom-based vocational training, it does offer certain benefits, especially for poor rural PwDs. The SCR model also allows for training in skills not usually taught in formal training centres, such as soymilk production or construction of cement jars for collecting and storing rainwater. Trainees can also learn technical and practical business skills. For example, a stone cutting apprentice learns not only the craft itself, but also where to buy or secure raw materials, how to market the finished items and 'success tips' or 'trade secrets'.

Implementing the Success Case Replication Project

In 2001, the ILO needed to make certain adjustments that would ensure the SCR model's success in Cambodia. Specifically, the model required new skills of the field staff and the cooperation of communities. The ILO launched one national and three provincial training workshops that focused on a systems approach as well as on the development of individual field workers' skills. The workshops increased field staff expertise and earned the support of national leaders. Also, participating in the training were NGO and government field workers who could help identify successful local entrepreneurs. The three initial field workers were borrowed from the Ministry of Social Affairs, Labour, Vocational Training and Youth Rehabilitation (MOSALVY). The ILO continues to implement the SCR model under the APPT project. It is working to refine procedures, to develop management information and evaluation systems and to provide staff training to new field workers. In addition to MOSALVY, which provides office space and some workers in the provinces, the ILO collaborates with The Good Practice: Helping PwDs start small businesses by using local entrepreneurs as trainers and providing business start-up support. Rural Services, an international NGO and the World Rehabilitation Fund (WRF), have provided, among other things, two field workers to expand the project's capacity further. The combined staff includes one manager, one support person and six field workers. Current project sites are located in Pursat, Siem Reap and Phnom Penh.

The SCR Model in Action: Field workers seek out successful micro businesses, farmers or artisans. They learn about local successes by talking with prospective trainees, village leaders, and colleagues and others. They interview duck farmers, hair cutters, producers of cement jars, producers of rattan mats and joss sticks, wood carvers, knitters, pig farmers and many others. Once the field workers identify successful businesses, they analyse the businesses to determine their viability and profitability. They ascertain the cost of raw materials, transport, labour, marketing and so forth and compare these costs to the income generated by a business to determine its profit.

The assessment also benefits the targeted small entrepreneurs, many of whom have never conducted such an analysis but quickly learn how to do so. If an activity looks profitable, field workers then assess the marketplace. Will the market sustain another similar business? One village might not be able to support more than one hair cutter, but basket weaving near tourist areas or in villages regularly visited by middlemen could sustain a group of producers. For example, in Siem Reap, home to Cambodia's famous Angkor Wat complex, tourism is on the rise, along with the demand for products for the tourist market.

Basket weaving, that uses natural products found in local fields, provides the basis for both a village SHG that caters to the tourist market and a company that exports baskets to the United States. Buyers go to the village to teach experienced weavers new designs. The weavers then share their know-how with others in the SHG. The ability of the group to produce high quality products in quantity appeals to buyers and benefits all the producers. As long as demand remains constant, an increase in the number of individuals engaging in income-generating activities does not seem to have an adverse impact on local markets.

Particularly in rural communities, assessing the market is not an exact science. Field workers must rely on their own knowledge of the local market and a community's needs and consider the possibility of gaining access to markets other than local markets.

Assessing Trainers and Setting Training Fees: With the assessment of profit and the market completed, field workers find out if successful entrepreneurs are willing to train others. According to field workers, it is surprising how many people are willing to train others and are not afraid of competition. In some cases, such as basket weavers, new trainees can expand the trainer's market capacity and customer base. In addition, many PwDs agree to train other disabled persons after their own businesses are up and running. Some entrepreneurs offer training at no cost while others request a fee or charge for training materials. If the trainee comes from another village, the trainer may provide food and board, if compensated. Generally, training fees are higher for more profitable businesses. For example, cement jar making, which is a more lucrative business than knitting and requires a longer training period, commands a higher training fee. In Cambodia, training varies from two weeks to six months, and training fees vary from no charge up to 800,000 riel (US\$200). Phnom Penh, the capital city, commands higher fees.

Success with Knitting Needles!

Mobility impaired and without a wheelchair, 16 years old Van Tuch was unable to leave her home. An SCR field worker heard about Van Tuch and met with her to find out about her needs and interests. He then arranged for Van Tuch to get a wheelchair and for her neighbour, Im Sopheap to teach her to knit and crochet. With a small grant to purchase knitting needles and wool and a training fee of 80,000 riel (US\$20) paid to Im Sopheap, Van Tuch learned a skill. She now earns 60,000 riel (US\$15) per month, knitting garments for people in the village and small huts to sell in the local market. Even though Van Tuch's income is not enough to sustain her, it nonetheless represents a contribution to her family while her work adds a new dimension to her life. Field workers also need to assess any special trainees' needs related to both disability and poverty. Training allowances are available and paid to trainers or trainees to cover costs related to transportation, training materials, accommodations and so forth.

Screening, Selecting and Matching Trainees: Village leaders, provincial MOSALVY workers and NGOs help field workers find disabled people in need of services. Trained in interview techniques, field workers take applicants' histories and explore their interests, abilities and skills to determine what services are needed. The field workers then match PwDs to trainers based on mutual interest, geographic proximity and other factors. Many trainees already know of successful entrepreneurs in their own or nearby villages, with whom they may want to train, or they might have developed ideas about businesses they want to start. In selecting trainees, field workers assess the trainee's capacity for developing the technical skills needed to start and manage a small business. Sometimes, conducting a short assessment or offering a trial training period, so that both trainer and trainee can determine if they are a good match may directly involve the trainer. In assessing capacity for developing a micro business, field workers may also look to family or SHGs members who may wish to become partners with the trainee or support the trainee's business.

Establishing a Practical Hands-on Training Programme

Trainers must agree to teach the business and technical aspects of the skill or business in question and to share "trade secrets". When trainer and trainee, along with

the field worker, agree to the length of training and the associated fee, the trainer and field worker develop a simple written agreement that spells out conditions and fees.

Supervising and Monitoring the Training: Field workers need to provide support to the trainer and the trainee during the training period, intervene if problems or special needs arise and determine if the trainee is acquiring the skills needed for a successful business start-up.

Facilitating Business Start-Ups: Business development planning begins early, even before the completion of training. Field workers and trainees determine the costs related to business start-up and make profit projections. The project offers grants and loans to trainees unable to secure credit through other channels. Grants cover minimal funding needs while loans, offered for 12 months at five percent interest, usually assist those who need 200,000 riel (US\$50) or more. A business plan is a prerequisite for the receipt of grants and loans, and field workers are trained to help trainees and their families develop the plan. Additional loans help former trainees expand their businesses. Regular follow-up is critical; in fact, field workers generally monitor and provide support for one year after the launch of an income-generating activity. Many trainers make themselves available for continued support and assistance. For example, one woman takes her former trainee's knitted items to a local market to sell to vendors. A pig farming company makes a specialist available by mobile telephone 24 hours a day for emergency assistance.

Promoting Multiplier Effects: The term "multiplier effects" refers to replicating successful businesses according to market forces. For example, the company engaged in pig farming trained a woman with a disability in Pursat Province. In turn, she trained 12 others in the required techniques and skills. To date, many PwDs trained under the SCR model in Cambodia have become trainers.

Project Appraisal: To determine whether a start-up activity is a worthwhile investment, each trainee's case undergoes evaluation to determine training costs and the expenses associated with initiating the business as weighed against the income generated by the activity. Similarly, project success is measured in terms of total project costs and staff salaries versus outcomes. Evaluation reports are posted on ILO's Ability Asia Web site.

Accomplishments

The first chance to field-test the SCR methodology with PwDs lasted only from March to December 2001, at a time when DRT project funding was terminated. The Finnish Embassy, however, recognised the value of the approach and provided resources to continue and expand the SCR effort. Continuation of the work under the new APPT budget represented a major achievement. In terms of numbers of people served, the figures are as follows:

- » Under the DRT project, 35 people were trained and 27 started their business ventures. Three field workers who also had other non-SCR responsibilities achieved these results.
- » Under the APPT project for the period March 2002 to June 2003, more than 160 PwDs were trained; of those individuals, 140 have started micro businesses thus far. Many others have received other types of training, such as that offered by a mobile training unit in Pursat Province. Trainees in Pursat also received assistance in setting up income generating activities. Women comprise more than half of the Pursat trainees.
- » Profits of former trainees in both project periods range from 60,000 riel to 480,000 riel (US\$15 to \$120) per month and higher, depending on the business. The profits compare favourably with a minimum wage rate of US\$45 per month in the garment sector.
- » Under both the DRT and APPT projects, more than 130 NGO field workers, government staff and leaders received direct training in disability awareness and SCR. The training was both theoretical and experiential. Participants engaged in fieldwork that involved interviewing and evaluating potential trainers. In a related accomplishment, field staff learned how to deliver effective training and as a result of the field staff's skill development, the dependency on international consultants has reduced and they are seldom required.

Lessons Learnt

One of the major lessons learned in the Cambodia project is that challenges can be met through simple yet creative low cost solutions. Some of the more specific lessons learned include:

- » Change must be managed and training provided. When first introduced, the SCR model did not take off despite the interest of national leaders and the DRT project staff.
- » Although the method is relatively simple to implement, it nonetheless requires staff training, especially with respect to some aspects of business management, such as how to evaluate whether a business is making a profit. Further, staff needed to set forth goals and required encouragement to try the new approach and thus build their confidence.

- ▶▶ Field workers who know the community and like to engage with people are particularly effective. He or she must know the appropriate fees for informal apprenticeships and understand local markets.
- ▶▶ Developing government and NGO commitment facilitates sustainability. The support of the Government (both national and provincial) and NGOs is essential to the success of project implementation and to securing funding to carry out project activities.
- ▶▶ The SCR model is particularly applicable to PwDs in rural areas. The SCR village-based approach is particularly appropriate for rural disabled persons, whose barriers to formal training take the form of low literacy skills, limited mobility and transportation options and a general lack of resources.
- ▶▶ Learning by doing is an approach that suits people with certain types of disabilities. The ‘multiplier effect’ (trainee becomes a trainer) empowers disabled entrepreneurs and encourages them to train other PwDs or, in some cases, non-disabled persons, often for fees that adds up to the overall profit.
- ▶▶ The market demands constant assessment. If too many people start producing the same products or offer the same services, the market could become ‘flooded’, i.e. the demand and low cost for the goods or services may decrease

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Trainee Becomes a Trainer !

It took only two weeks for 19 -year-old visually impaired Chea Saveun to learn how to make milk from grinding soybeans. She learned the skill from a neighbour and has established her own successful business by making, bottling and selling the milk. Her shop is located outside her home. With her first earnings, Chea Saveun bought an icebox and bottles. Her overhead costs include the soybeans, which she buys from the market, and a small monthly payment to her aunt who provides the electricity needed to operate the bean-grinding machine. Her income varies depending on demand. For example, she makes 8,000 riel (US\$2) a day but sells more milk at festival times. Overall, she is doing so well that she was able to secure a small loan of 400,000 riel to open a second “shop” at a nearby school. Her mother now operates the home-based shop while Chea Saveun works at the school. She also became a trainer, teaching another visually impaired woman to make soymilk. The other woman locates her stand at another school so that the two women do not compete with each other.

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as a result of increased availability. Even rural markets can undergo rapid change and therefore, require constant assessment.

- » Resources are needed for training fees, training allowances, grants and loans. While project costs are low in a country such as Cambodia, resources must be available for training fees, materials and credit. Given that resources for these purposes may be difficult to locate in rural communities, the project found it necessary to provide them.
- » Field workers must be mobile. To travel to rural communities and places most in need and to provide adequate follow-up, field workers must have reliable transportation. In this case, the project provides each field worker with a motorbike and the resources to use and maintain it.
- » A picture tells a thousand words. Photographs and simple examples of successful cases are invaluable for explaining the project, promoting the project to donors and conducting training.

Replication of SCR Model

The SCR approach requires not only the participation of successful entrepreneurs who are willing to train others, but also the existence of markets that can support new businesses. In addition, funds are essential. The SCR model can be incorporated into an existing programme, as was the case with the DRT Project, or it can become a project focusing exclusively on the SCR approach, as was the case with the APPT Project.

A model intervention undertaken by NBJK, Jharkhand, (see the Indian good practices, one-to-one) is on similar lines and has the potential to adopt some dimensions of the SCR approach. It is definitely a very practical approach that is community based, and a low cost model suitable for PwDs in rural and remote areas of India.

XIII. From Trash Bags to Money Bags: Creating Livelihood from Waste, Republic of Korea

The Challenge

In the Republic of Korea during the 1980s, PwDs suffering from cerebral palsy, autism, seizure disorders or intellectual impairments had few job options. They could not even dream of entering a work rehabilitation programme that promised productive activity, good wages and security. Such workplaces did not exist.

Korea's typical approach to helping PwDs was a sheltered workshop that kept people 'protected' or engaged in leisure activities. Employers who did offer jobs to the disabled did so from a welfare perspective and perceived disabled workers in need of constant supervision rather than as capable and independent individuals. Then, in 1983, a former judo player paralysed from neck down had a different vision – a workplace for people with multiple and/or intellectual disabilities. However, he quickly learned that creativity and innovation were essential if employers were to realise the employment potential of PwDs.

Meeting the Challenge

In collaboration with five other PwDs, Jung Duk-Whan created what he describes as a 'community workplace'. It was called Eden Welfare Centre and was the country's first vocational rehabilitation centre that prepared people with severe disabilities, for jobs that paid real wages for real work.

While the existing welfare system provided protection, the Eden Welfare Centre focused on empowerment through employment. The centre produced electronic parts but also provided vocational counselling and on-the-job training. Then, when the Government started discussing the need for environmental protection policies, Eden's president discarded the electronics business and positioned the Eden Welfare Centre to become a major producer of environment friendly trash bags.

Today the workshop, now called Eden House, produces 1,800 tons of environmentally safe trash bags a year, which amounts to 10 percent of the entire Korean market. It employs an integrated workforce of 96 employees, 86 of whom are people with multiple and/or intellectual disabilities. The employees have a high sense of self-esteem because they feel that they are contributing to a cleaner society by producing a useful product. And the work provides a variety of stimulating tasks rather than the more routine work of the electronics parts business.

Background

Eden Welfare Centre was started in 1983 in Paju Kyonunggi Province as a workplace for people with multiple and/or severe intellectual disabilities. It became Eden House in 1987 and is presently both a residential and work facility. Along with its vocational programmes, Eden House provides social, educational and medical rehabilitation. A residential facility is also located on the centre's grounds, but some workers live independently.

The production component of Eden House has evolved and gone through several changes since 1983. One of the more significant changes was Eden House's 1989 transformation from an electronics parts production centre to a manufacturer of plastic bags. When it became evident that producing electronics parts would continue to yield low profit margins, Eden's management set out to achieve competitive power – the capacity to compete with private industry – and thus maintain a long-term workplace for its employees. Eden House had to find a niche for itself. After completing a market analysis study, the management switched its primary business to the production of plastic bags.

When Eden House first applied to the government for financial support to change its manufacturing focus, government officials were doubtful that people with severe disabilities could succeed in handling the complex processes involved in producing plastic bags. The tasks included processing raw plastic, printing, packaging, supply management and marketing. Eventually, however, the Government provided the requested assistance. Eden's administrators then developed a methodical training programme and began producing simple plastic shopping bags. A year later, the facility graduated to the production of trash bags. In a strategy aimed at securing government contracts for trash bags, Eden House invited officials to tour its production premises.

In 1992, Eden House upgraded once again to accommodate the more complex processes of producing environment friendly (biodegradable) trash bags. The strategy put Eden House in a position where it could compete for government contracts when the new environmental legislation scheduled to take effect in 1995 would require nationwide garbage recycling. Under the new law, all citizens and businesses would have to use special bags for recycling. Eden House won a contract to supply the bags to local districts across the country. To maintain that contract each year, Eden's bags compete with products made by other companies, and the Government carries out verification tests on the products to ensure that they meet specifications.

Each change in Eden's business required new equipment and new skills. Funding for the changes came largely from the Government in 1989 and 1990. In 1992, the Government, Eden House and private donors jointly contributed the amount of US\$385,000 that was needed to upgrade the production system. With each new change, workers underwent capacity building for enhancement of their skills. In response to the lobbying efforts of disability rights advocates, new legislation took effect in January 2000 requiring the Government to award contracts for certain products to organisations working with PwDs. One of these products is plastic bags. Producers have to maintain the same quality standards that apply to the private sector. Eden House has become one of the largest suppliers of plastic bags to Government agencies.

Despite the 1995 and 2000 legislative changes that created markets for Eden House's plastic bag products, customers remained wary. To tackle people's biases, Mr. Jung developed high-profile awareness campaigns and opened the workshop facilities to the public to showcase the smooth-running operation. In addition, he pursued important international business credentials such as ISO 9001 certification for quality management and ISO 14001 certification for environmental management.

Environment friendly plastic bags are Eden's signature product. The workshop also manufactures other products, such as vinyl cloth, and operates a printing unit. People with severe or substantial disabilities carry out more than 80 percent of the entire production process. Eden House's capacity to absorb workers is limited. The facility provides assessment and counselling for many more people than it can hire in its production workshop. Those not accepted must be referred to other agencies and facilities. Eden House follows the following steps in its hiring process:

Initial Assessment: Vocational rehabilitation counsellors evaluate a person interested in joining Eden House. The counsellors assess the applicant's vocational abilities, including physical, daily living, language development, judgment and level of understanding. They also assess psychosocial traits, such as motivation, job-search capacities and family background. Counsellors take a complete vocational history and interview the applicant and his or her parents.

On-the-Job Assessment: After the initial screening, a prospective trainee is assigned to a production task for a month-long assessment of on-the-job performance. During that period, the vocational counsellors and worksite managers further assess the person's abilities and work with him or her on work habits and performance and help the prospective trainee determine his or her interests.

On-the-Job Training: After completion of the one-month assessment period, the official on-the-job training programme begins. It runs for approximately three months and includes a four-stage process that helps the trainee analyse work tasks, learn specific subtasks, develop appropriate work methods and set a schedule. Gradually, the training team, which consists of a vocational counsellor, engineers and worksite managers, provides more technical training, monitors performance and helps the trainee increase his or her level of output, which is tied to wages. When needed, the staff adjusts tasks or devise adapted technical tools. People who experience difficulty in adjusting to a task continue in the training programme and move from one type of work to another until they find an appropriate task match.

Employment in the Production Unit: Once a person has completed the on-the-job training, the counsellors reduce their involvement in favour of a site manager who monitors workers. When a worker no longer needs the support of a counsellor and has achieved a measure of independence, he or she signs an employment contract.

Wages: Salaries range from the minimum wage of 534,000 won (US\$410) to more than 1,650,000 won (US\$1,270) per month, depending on the task. Further, salary is based on productivity and is re-evaluated every quarter to ensure a compensation scheme that progresses with skills and output. In addition, workers receive a benefits package that includes medical, employment and industry disaster insurance as well as contributions to the national pension plan. The dormitory charges a fee and is available only to people who cannot commute.

Accomplishments

As vocational rehabilitation programmes in the Republic of Korea strive to become more competitive, the success of Eden House has made its training and production programme, a model for other institutions. Eden's success has also contributed generally to the growth of vocational rehabilitation in the country. In addition, by giving workers with multiple disabilities and/or intellectual impairments a chance to prove themselves, the programme

has changed public attitudes, with the proof showing in the popularity of the products produced by Eden House. In the words of one Eden House official, 'At first, because of prejudice, we could hardly find a way to sell our products. Even local government officers distrusted us. However, after seeing what we could do, we gained their confidence.'

Yong-Jae Lee is 42 years of age and has Down's syndrome and autism. After completing primary school, he spent almost two years in an institution for people with severe disabilities. He came to Eden House six years ago with few skills and no employment experience. According to an initial assessment, Mr. Lee's judgment, understanding and ability to socialise were limited. Mr. Lee would not interact with anyone except family members. His physical abilities and health were good, and he could care for himself in terms of eating, dressing and managing his belongings. Even though he could not count and barely spoke, he could write. During his period of on-the-job training at Eden House, Mr. Lee worked in the processing and packaging unit. Because he is unable to count, he packed bags but required considerable assistance in completing his work and was reluctant to ask for help when he needed it. When the on-the-job training ended after three months, Mr. Lee was assigned to the same unit and received the minimum wage, even though his performance was not up to the unit's standards. According to the staff, he continued to require guidance and support. But the staff's patience and support paid off. Gradually, Mr. Lee's performance, ability to work independently and social skills improved. Once 'given up... for hopeless' by his family, according to Eden House staff, Mr. Lee now works regularly and has shown marked changes in all areas of his life. He spends much of his leisure time surfing the Internet. Mr. Lee lives and works at Eden House where he hopes to remain.

On an individual level and over the years, Eden House has made a significant difference in the lives of hundreds of people. In 2001, 257 people received vocational counselling, with 20 accepted as trainees in the production unit. Last year, Eden House employed 86 PwDs, 27 of whom were women.

Since 1998, 42 PwDs from Eden House have been hired in the open market in businesses as diverse as an electronics factory, gas stations and various offices. Four people have started their own businesses.

Lessons Learnt

The most significant lesson associated with Eden House comes from Mr. Jung's early belief that has been proven through years of experience: People with substantial disabilities are productive workers. With adequate training and job matching, people with substantial disabilities and intellectual impairments can succeed in both sheltered settings and open employment. In addition, Eden House has demonstrated that the following issues are important for creating conducive conditions that permit people with substantial disabilities to perform successfully.

- » **Seeing is believing:** An open-door policy and on-going networking with government officers, politicians and others who influence public opinion or make purchasing decisions can make a huge difference on sales and help sourcing contracts for work.
- » It is vital to **lobby for legislation that provides or protects work for the disabled.** In the case of Eden House, support for legislation mandating a purchasing policy that requires a percentage of Government funds to be spent on products made by PwDs, led to guaranteed contracts. People running a vocational production centre need to understand how to run a business. If the managers of a vocational production centre are not experienced in business operation, they should hire a management consultant to operate the business in an efficient manner. A vocational rehabilitation facility has to guarantee quality if it is to survive.
- » A management consultant can advise and develop systematic strategies for proper marketing, financial and production systems. Quality improvement can strengthen competitiveness. The garbage bags produced by the Vocational Rehabilitation Centre satisfy all Government and commercial requirements. Unfortunately, the fulfilment of production requirements does not prevent prejudice in the form of product distrust, stigma and biased opinions that might limit the purchase of Eden House's products. To overcome these obstacles, Eden House aims to produce products of the highest quality. The ISO certification, which requires Eden House to meet international standards, helps overcome many biases.

Replication of the Eden House Model

Among Eden House's 86 employees, most are classified as having severe intellectual disabilities. They require a set of work tasks suited to their abilities while trainers must provide them with the appropriate training skills. An innovative work centre or production workshop starts with a good idea followed by a sound market analysis, that identifies "niches" or areas with considerable room for entrepreneurship or pioneering development. Eden House began with and maintains a clear vision and specific goals. Its professional staff and sound management practices have made that vision a reality.

In India, there is great need to emulate such an innovative work centre that pioneers social integration and independence through meaningful employment and decent wages for individuals with substantial physical and mental challenges who are often left out. Of course, potential market demands and favourable government policies are needed to back up such initiatives.

A high-quality product, backed by solid market analysis as well as an aggressive marketing strategy is of crucial importance for such a model to be effective. Also while selecting products and services that form the basis of work and production centres, consideration needs to be given to workers' needs and capabilities along with the product itself.

Public Private Partnership

XIV. Public Private Partnership: Community Service in Singapore

The Challenge

Over the past decades, Singapore's rapid development has underscored the importance of education, science, technology and high achievement. It has also resulted in a low tolerance for Government 'welfarism' targeted at members of society perceived as failing to keep pace with others. However, when the Ministry of Community Development and Sports discovered from a survey of four thousand three hundred and eighty five PwDs that more than 50 percent of such individuals were unemployed, it recognised that some people require assistance before they can contribute to society. But the Ministry wanted to find a system that would support rather than undermine the independence of PwDs.

Meeting the Challenge

In 1986, the Ministry of Community Development and Sports and the then Singapore Council of Social Service jointly set up the Bizlink Centre. Bizlink relied on shared inputs from Government, corporate and private sources to offer employment projects and services to PwDs. Today, the Ministry funds 50 percent of Bizlink's programmes. Private and commercial parties, including the (renamed) National Council of Social Service and the Community Chest (a donor agency that solicits funds from corporate and private citizens) underwrite the other half.

Bizlink is a social service-based organisation providing training, employment, job placement and other job-related services to PwDs. It has also developed an innovative marketing strategy for products crafted by disabled persons and, as its name implies, links an overlooked workforce with business needs. It helps people find jobs in the open market but also offers jobs through its production workshop, which competes for contracts in the formal sector. As a major resource for PwDs in Singapore, Bizlink registered 367 clients for vocational assessment in 2002-2003.

Background

The Government of Singapore does not believe that it should function as the sole provider of support for individuals. In fact, Singapore lacks legislative protections such as equal opportunity and minimum wage laws for the least-advantaged members of society, although a compulsory workers' compensation law requires financial input from all employers. Nonetheless, the Government is willing to share responsibility for creating opportunities for PwDs. It willingly supported the creation of the Bizlink employment programme. In addition to funding, it

provided Government offices on a temporary basis until the Bizlink Centre moved to its own premises, two years after it was established. As noted, even today, the Government continues to supply 50 percent of Bizlink's funding with the other half still coming from the Community Chest.

In 1995, Bizlink was incorporated as a limited company. All assets, staff and functions were transferred to the new body, and a board of directors took over the management of the organisation. In January 2001, Bizlink joined other SHGs in Singapore to become part of an initiative launched by the Ministry of Manpower called Careerlink, a central database of all job banks within the Ministry.

Organisational Structure at Bizlink

Bizlink's comprehensive services include assessment, counselling, training and employment in its production workshops, marketing of products made by PwDs, job placement and follow-up. Five divisions deliver Bizlink's services.

Vocational Assessment: New clients first meet with one of the Vocational Assessment Division's placement counsellors to discuss their employment goals and needs. Voluntary organisations account for 20 percent of referrals and Government ministries for another 10 percent of clients seeking Bizlink's services. Otherwise, family and friends of disabled people recommend Bizlink to people they know. A third of the people who now approach Bizlink are recently disabled. Some clients hear of the service while in hospital.

The service operates with several aims:

- ▶▶ to determine people's needs and goals;
- ▶▶ to provide basic skills training;
- ▶▶ to make referrals to training institutes outside Bizlink when needed;
- ▶▶ and to provide assistance to and connect with PwDs and/or their families.

Not everyone requires a formal vocational assessment, which involves psychological tests and selected VALPAR (commercial term) work samples. In any event, the regular assessment is a one-day process. Other people may need more in-depth services, such as a situational assessment in the Bizlink workshop, which typically lasts for up to two weeks. During that time, participants can also learn management of time and money, and communication and presentation skills as needed.

Another service provided during the assessment phase is “work hardening”, a process of gradually increasing work demands until an individual can manage the regular workday.

Bizlink also offers simple job skill trainings in clerical, cleaning and data processing tasks during the assessment period. After assessment, clients may be referred to other training centres, Bizlink programmes or open employment.

The Vocational Assessment Division also evaluates students who apply for admission to the Certificate in Vocational Training Course of the Vocational Training School for the Handicapped.

Information and Referral: Through the Information and Referral Division, Bizlink’s two community resource officers provide information to PwDs, their caregivers and family members as well as to the public on matters relating to disabilities and resources available in a given community. In addition, the staff of the Ministry of Community Development and Sports, other voluntary organisations and even Parliament members use the services to make referrals. During their ‘meet-the-people sessions’, Parliament members field questions about services for PwDs. The questions and needed referrals relate to an array of issues such as residential care, hostels, respite care, day-activity centres, nursing homes, sheltered or production workshops, mobility training for the blind, specialised vocational training outside Bizlink and financial assistance.

The community resource officers also provide assistance and counselling to people and/or their families on issues relating specifically to their disabilities or work matters. Finally, to increase positive perceptions, the officers visit schools and talk to young people about disability issues and the ability of disabled persons to function as integral members of society. The officers teach disability etiquettes, that is, how to respond and provide help to PwDs.

Employment Promotion: The Employment Promotion Division offers assistance to PwDs in job search, both in the open labour market and in Bizlink’s production workshop or its housekeeping/cleaning service teams. Depending on the individual and the job market, job placement can take just a few hours or a few days. After discussing employment options with a placement counsellor, clients seeking jobs review the hiring notices sent to Bizlink by potential employers.

Bizlink staff also actively solicits job offers from the business community and performs selective job matching. Bizlink can also access Careerlink to identify opportunities for PwDs searching for placements. Bizlink not only

provides assistance to its own clients but also serves students of the Vocational School for the Handicapped. A unique avenue to permanent job placement is the on-the-job training internships that Bizlink arranges for students still enrolled in training courses. 'It is for a temporary period but, of course, we hope the students get absorbed into the workforce of the company they have been training with. And this often happens,' explains General Manager Justin Tan.

Bizlink provides regular follow-up services to both clients and employers, usually for three months after placement but for longer if needed. During work site visits, staff consults with employers and employees about performance, the need for worksite modifications and aids, transportation issues and so forth and intervene with training or counselling as needed. Often, Bizlink staff obtains assistive devices from other NGOs, such as speech synthesiser software for computers made available by the Singapore Association for the Visually Impaired. A Bizlink job coach can provide worksite training to ensure that a newly placed employee has sufficient experience and training to meet the requirements of the job.

Designing Workplaces for Workers with Disabilities: More than half of the employees of the Trusted Hub, a computer imaging and processing company have disabilities. Some use wheelchairs. With the help of Bizlink, which worked with the Trusted Hub "from the ground up," according to Bizlink General Manager Justin Tan, the workplace was designed to accommodate workers' needs. 'We designed the work processes and physical layout with everyone in mind,' says Mr. Tan. "As a result, the cost of accommodating anyone with special needs was minimal."

Business Development: The Business Development Division operates a production workshop that provides employment opportunities for PwDs who, for various reasons, are not ready for open employment. Except for short-term employees, Bizlink pays wages and benefits, including the contribution to the Provident (retirement) Fund. The compensation package includes bonuses and raises. The production workshop also serves as a trial work area for PwDs undergoing assessment, open-market job preparation and training. A workshop instructor provides training in new tasks and for those who need to upgrade their skills.

The work tasks at the production centre vary and respond to an ever-changing marketplace. Given that many jobs are moving from Singapore to nearby countries with lower labour costs, the Singapore economy is shifting

to higher value-added work, including finance, genetics and information technology. These high-tech fields offer some contracts for Bizlink's workshop employees. However, Bizlink staff must study the marketplace and keep in constant contact with the business community to generate new contracts for the different sections of the Business Development Division.

Bizlink is also setting up telemarketing and call centres with the Singapore Association of the Visually Handicapped. Call centres can be operated from a person's home, allowing the employee to avoid the high cost of transportation to and from work.

Bizlink is working with several employers to create new work opportunities for its clients by encouraging the employers to use Bizlink services rather than depending on the imported labour, typically hired for lower-skill jobs. To that end, Bizlink launched a pilot cleaning and housekeeping service in January 2001. With high demand for the service, workers earn decent wages. Bizlink now hires clients to fill positions on its many (currently five) housekeeping teams. In its effort to provide more services for people with intellectual impairments, Bizlink works with the Movement for the Intellectually Disabled of Singapore (MINDS) to identify and train people with intellectual disabilities for employment with the domestic cleaning service. Training courses are conducted at the MINDS Employment Development Centre. Volunteer job coaches and less disabled individuals work alongside a person with an intellectual disability to provide needed guidance and support. Bizlink is starting to hire non-disabled individuals in the production workshop. According to Mr. Tan, the result is a type of reverse mainstreaming in which a workshop for PwDs is undergoing transformation into a conventional place of business. For example, a non-disabled employee handles quality control in the precision machine parts workshop, and the housekeeping service employs non-disabled cleaners to cover for any absent workers.

Centralised Marketing: The Centralised Marketing Division operates with funding from the National Council of Social Service. It works to reduce marketing costs for participating agencies and to increase employment opportunities for PwDs. It helps three sheltered workshops and work centres in Singapore explore and develop new markets and secure subcontracts by promoting their products and services. The Goodwill Centre of Singapore operates under the Spastic Children's Association of Singapore and employs 66 people who produce and package candles and bookmarks.

The Singapore Association of the Visually Handicapped employs 29 individuals who produce furniture and cane baskets; their signature product is a Braille bookmark. With 118 employees, the Society for the Physically Disabled operates a bookbinding and restoration business, manufactures notepads, copper wire bookmarks and provides printing and letter shopping services. Sometimes the three groups share contracts. Together, the agencies serve people with all types of disabilities.

Bizlink's marketing staff uses two approaches to promote goods and services. First, it makes personal marketing contacts with retailers, distributors and other companies and publishes and distributes a full-colour, glossy catalogue under the brand name of "These Abled People". The annual catalogue promotes products that were formerly available only in bazaars or at exhibitions. Each centre contributes to the cost of the publication, thereby reducing an individual agency's promotional expenses.

Second, three Bizlink marketers identify corporate customers that require large volumes of gifts and cards. They also try to identify businesses interested in a good work partner for services and seek out subcontracting tasks appropriate for the three agencies noted earlier. They actively market products and services, such as plaques, wooden furniture for children, handcrafted items – cards, candles, potpourri, photograph frames, glassware, T-shirts – and telemarketing, silkscreen printing and offset printing of office supplies.

Accomplishments

Part of Bizlink's success, according to Mr. Tan, stems from its creativity and perseverance. "You must look at the employment situation and imagine what you think will happen next. With the changing economy, we had to create jobs for PwDs. If we just kept checking for job vacancies, we'd just watch them disappear," he says. The housekeeping and cleaning crews, high-tech jobs in the production workshop and alliances with companies such as Trusted Hub (see Box) are a testament to Bizlink's proactive stance. The following figures are indicative of the numbers of people who now enjoy greater access to decent work as a result of Bizlink:

- ▶▶ In 2002, Bizlink placed 190 PwDs (47 % of those served) in open employment (The number exceeded 250 before the economic downturn). More people with hearing disabilities (35 % of the total) were placed than individuals in any other group. The range of disabilities of those persons placed in positions covered physical (23%), hearing (35%), intellectual (15%), visual (4%), other (14%) and multiple (9%) disabilities. More than half of those placed in employment had received six years or less of education; about one-

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Making Opportunities Work

John (name changed) was in his late teens when he first came to Bizlink. His mother had read about Bizlink's services in the newspaper. Intellectually disabled with an IQ below 50, John attended a special school that had already recommended a job for him in a local factory, but his mother was displeased with the work environment and the peers who spoke only Mandarin. Since John spoke only English, his chances for social interaction would be limited. His mother believed that John was capable of more than what the job offered him. At Bizlink, John participated in the assessment process. An evaluator then arranged a two-week job trial to assess his work abilities further. John showed good stamina and work skills. His interpersonal and communication skills were limited but showed potential for development. His mother preferred a fast-food restaurant with a clean and genteel environment as a possible workplace for John, as long as the establishment was not far from home and did not present transportation challenges. The placement officer working with John and his family found him a position at a

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third had completed secondary school. Most of those placed in employment took production jobs (76), service industry jobs (56), clerical jobs (36), sales positions (16) and professional or administrative posts (four).

- ▶▶ Business development continues to provide employment to 80 individuals. Salaries depend on skill and seniority but range from S\$150 (US\$85) a month to S\$1,000 (US\$567) and above. Workers rotate jobs often in accordance with the type and number of contracts in place at any one time.

Lessons Learnt

Operating for more than 15 years in changing economic times, Bizlink's corporate knowledge base and list of lessons learned is significant. Some of the most important lessons include:

- ▶▶ **New ideas can work:** Bizlink shows that new ideas can be great ideas and that no service, programme or production facility can function on outmoded thinking. Several Bizlink employees constantly search for new contracts that lend themselves to effective adaptation to the skills of Bizlink's workers. Bizlink strives to respond to a changing economy and marketplace, even when such responsiveness means a change in approaches and the mindsets of its own employers.

- » ***Change must be incremental:*** Although segregated work facilities are no longer considered optimal work places for PwDs, marketplace realities do not always allow for decent work opportunities in an open environment. One alternative approach is the slow integration of the workplace in reverse by encouraging some non-disabled persons to work with employed PwDs.
- » ***Cooperation with other organisations can save money and expand opportunities:*** From the start, Bizlink was built on a collaborative effort between the Government and other donors. Today, Bizlink constantly interacts with other disability organisations to enhance its programmes, to assist others or to share costs or contracts. Most organisations representing disabled people are working toward the same goals. Collaboration leads to success for all.

Service means meeting the needs of the entire disability population. Bizlink meets the needs of any PwD who walks through the door. Some individuals may need just the service of the employment placement division and may be in and out in a matter of hours or days. Others may work at Bizlink or require multiple and long-term services to ensure a successful outcome (see Box).

“fast-food restaurant two bus stops from John’s apartment. Meanwhile, the placement officer had to counsel both mother and son and prepare them for the training phase. John’s mother had a strong tendency to be overprotective and had unrealistic expectations of her son. It did not help that John was largely uncommunicative; when he did respond, he only gave one-word answers.

The first phase of the training involved mobility orientation. Again, difficulties arose with John’s mother, as she questioned the training method. The training officer was patient but firm in handling her. As John’s confidence grew, so did the mother’s trust in Bizlink. John’s work involves clearing trays, wiping tables and mopping the floor. At first, John had a problem with visual scanning. He often missed trays while moving along the aisle; thus began painstaking training whereby he had to stop along the aisle and scan tables on the left and right without fail before moving on to the next row of tables. While the scanning slowed his work considerably, it was necessary and eventually became a habit. Over time, John was able to pick up speed while attending to all the dirty tables. He was also unable to tell time. He either missed his breaks or did not know when

“to return from a break. As a result, co-workers often had to search for John. The training officer suggested a small investment in a digital watch with an alarm timed for breaks and off-duty periods. It worked. Throughout the process, the placement officer provided counselling support and negotiated with the employer for assistance while the trainer prepared John to be as independent as possible. While there are days when John misses his bus stop on his way home and sometimes forgets to tell his family he is working late, he is performing well on the job. And he now speaks in short sentences of three words or more.”

Paying decent wages often requires subsidies to fill gaps. In an institution that accommodates PwDs of all working abilities, wage equity can be an issue. Bizlink tries to ensure that people are paid fairly for the work produced and takes care not to underpay anyone. Bizlink also strives to make each component of its production workshop self-sustaining; instructor and management salaries, however, require subsidies. The production workshop operates on an annual deficit of US \$300,000 (US\$170,355), which donor contributions cover. “Of course, it is our dream to get such high-value jobs one day that we can actually break even, but that is rare, even in developed countries,” says Mr. Tan.

Helping with transportation can make the difference between work and no work. High transportation costs, inaccessible mass transit and generally high living costs, coupled with a lack of income support make employment and independent living difficult for many PwDs. To address these barriers, Bizlink hires a fleet of five buses (another expense covered by subsidies) to ensure that its employees can reach the workshop. As part of its placement service, Bizlink helps newly placed individuals identify transportation options. However, for many people, transportation remains a major obstacle – and can be the difference between earning an income or not.

Replication of the Bizlink Model

The Bizlink model was developed in response to Singapore's socio-economic and political environment. In a strong and developed market economy challenged by downturns and limited government income supports, Bizlink has learned to compete, survive, develop market niches and secure resources from a variety of sources. It seeks private as well as government funding, strives to make its employment components self-sufficient and collaborates with related organisations to maximise resources. Any of these actions could be copied by other organisations.

Mr. Tan stresses the need to analyse socio-economic conditions and the marketplace and to develop employment services accordingly. Part of Bizlink's success results from its constant assessment of the marketplace. Receptivity to new and different demands and maintaining contact with the business community are crucial to creating employment opportunities.

Linking government, corporate and private needs and contributions to create opportunities that allow PwDs to participate in the workforce seems more feasible in urban India, especially in the context of Corporate Social Responsibility.

XV. Influencing Public Policy to Enhance Economic Livelihoods, Japan

The Challenge

The Government of Japan facilitates the employment of all citizens, including those with disabilities. It has enacted laws to help PwDs prepare for and find stable employment. Indeed, the existence of laws that promote the employment of PwDs can open up a wide range of opportunities but only if the laws are enforced and employers are familiar with them. To that end, a semi-government agency, the Japan Association for Employment of Persons with Disabilities (JAED), offers services for PwDs with special needs and for the employers who hire them. While Japan's laws and policies and a body to implement them form the heart of the Japanese employment system, authorities have come to realise that employers need information, support and assistance in implementing the laws and integrating PwDs into the workplace.

How can employers get the support they need to keep abreast of changing policies and the special needs of people with substantial disabilities to ensure their participation in the workplace?

Meeting the Challenge

JAED has evolved into a comprehensive service that provides vocational rehabilitation training, delivers public education activities, engages in international cooperation projects and provides employers with support services and research. This profile focuses on JAED's support services that help employers understand and implement the laws related to the employment of PwDs, especially as changes to the Law for Employment Promotion of Persons with Disabilities take effect in 2003.

Background

In 1966, Japan adopted an employment quota policy to benefit workers with disabilities. A predecessor of JAED, the Association for Employment of Persons with Disabilities, was established in 1971 as a non-profit foundation with the voluntary participation of employers. Its aim was to promote the employment of PwDs by enhancing public awareness. Initially only a moral obligation, the quota is now a legal responsibility under the amendments to the Law for Employment Promotion of Persons with Disabilities in 1976. Other amendments provide for a levy and grant system. With Government support, the organisation became the Japan Association for Employment of the Physically Handicapped in 1977 and later JAED.

As of the 1970s, the Government mandated that JAED assume a major role in implementing the nation's policies for PwDs, including the levy and grant schemes. Over time, JAED has taken a leadership role among Asian countries in the field of vocational rehabilitation for PwDs. As part of the Government's overseas technical cooperation programme, JAED dispatches specialists and accepts trainees for the purpose of developing and establishing vocational rehabilitation systems in developing countries. JAED also conducts surveys of how developed countries promote the employment of PwDs through policy directives and legal and systematic means.

JAED conducts research into employment support methods that help people with various disabilities, including those with intellectual and other developmental disabilities such as autism and learning disabilities. It publishes and distributes research reports, bulletins and sets of materials.

Within Japan, JAED now provides vocational rehabilitation services for persons with disabilities through its Local Vocational Centres for Persons with Disabilities. The centres are located in each of the nation's 47 prefectures (provinces). There are also three Regional Vocational Rehabilitation Centres for Persons with Disabilities and a National Institute of Vocational Rehabilitation that functions as the core facility.

Japan's Levy and Grant System

JAED helps employers comply with their responsibilities under the Law for Employment Promotion of Persons with Disabilities, particularly the levy and grant system. Employers are required to satisfy the stipulated employment quota by hiring PwDs – 1.8 percent of each business' workforce. Those who do not hire PwDs as per the quota pay a levy. Employers who hire PwDs may be eligible for grants to alleviate any economic hardships they may incur.

A brief summary of the provisions is as follows:

Levies: The amount of the levy is 50,000 yen (US\$413) per month per person for the number of disabled workers short of the stipulated quota. The levy is not a "fine". Employers are not exempted from the obligation to employ the legally stipulated number of disabled workers even if they have paid the levy. For the time being, the Government does not collect the levy from small and medium-sized companies with fewer than 300 workers.

Allowances and Rewards: Incentives are paid to employers who hire more workers with disabilities than is legally required. Employers with more than 300 regular workers are paid 25,000 yen (US\$206) as an 'allowance' per person per month for the number of disabled employees in excess of the quota. Employers in small and medium-sized enterprises can also receive allowances.

Grants: Employers can receive grants to offset expenses related to hiring workers with disabilities, such as for the following:

- » Provision of workplace facilities;
- » Workplace attendants for severely disabled persons;
- » Transportation expenses, such as the purchase or rental of buses to assist persons with severe disabilities in commuting to and from work;

Developing Skills of Workers with Disabilities: Employers who facilitate the return to work of employees disabled by job-related accidents or injuries can also receive grants for workplace or job accommodations.

Changes in the Law: To expand employment opportunities and further improve its support network, the Government of Japan revised its Law for Employment Promotion of Persons with Disabilities and made five important changes that took effect in 2003. Some expand services such as the requirement that local vocational centres must provide job-coaching services to help workers adapt to the workplace. Other stipulations relate to changes in requirements for how PwDs are counted in the quota system. Employers need to be educated about the specific changes and benefits that result from the amendments.

The Local Vocational Centres that are operated by JAED offer a variety of services such as:

- » Evaluation and guidance to ensure a person's suitability to a job or workplace, vocational courses, work experience and job coaching – to provide a smooth transition to work for intellectually disabled persons and coordination of job placement and support services – for the PwD and his or her employer.
- » Referrals: Along with medical, education and welfare organisations, the local vocational centre pinpoints appropriate vocational rehabilitation services for both challenged persons and their employers;
- » Work preparation training – An eight-week course at a training site recreates work place conditions to help participants with motivation, physical strengthening, social abilities and work habits;
- » Vocational courses – In basic computer operation and other technical skills for persons with physical disabilities, such as visual impairments and cerebral palsy;

- ▶▶ Work experience and job coaching – To provide a smooth transition to work for intellectually disabled persons; and
- ▶▶ Coordination of job placement and support services – For the PwD and his or her employer.

The official placement procedure is the responsibility of the Public Employment Security Office (PESO). Mostly, though not all PESO offices employ special job placement officers who work with PwDs. PESO's coordination with JAED for job placement can take several paths. A PwD might go directly to PESO. If the PESO officer is unable to help that person, the officer refers the client to the local vocational centre, where a counsellor will conduct an evaluation. Depending on his or her abilities, the client may be introduced to the centre's training services or to a sheltered workshop. If the client can be placed directly in open employment and the centre's counsellor is aware of a position, the counsellor contacts the PESO officer with the details. For any placement of JAED clients, PESO officers work with the vocational counsellors and conduct all discussions and negotiations with the prospective employer.

JAED's Support Services for Employers

Support begins before employers accept workers with disabilities and continues after hiring. Employment advisers, guidance officers and vocational counsellors provide:

Seminars and Study Courses: JAED conducts employment support seminars and study courses for employers and human resources personnel. To help develop expertise in employment management, the seminars and courses introduce good practices and successful cases in the hiring of disabled workers. Guidebooks are issued as course materials.

Counselling to Employers: For employers who have never hired workers with disabilities before JAED's vocational counsellors demonstrate how employers can help employees adjust to their new job. The counsellors explain the Law for Employment Promotion for Persons with Disabilities and its various components, what the law means to employers and how employers can make any needed adjustments to their workplace or jobs to accommodate the specific needs of workers with disabilities.

Employment Management Support Programme: The staff of local vocational centres, including vocational counsellors, advisors and specialists in the fields of medicine, social education, social welfare, psychiatry,

vocational skills training, engineering and employment management, facilitate the integration or employment of disabled workers by advising employers about techniques such as job analysis, the use of assistive devices, training approaches and workplace improvements.

Job Coach Programme: In addition to supporting workers with disabilities once they are hired, job coaches provide support and advice in the following areas to employers who attend meetings at local vocational centres.

- » Understanding different types of disabilities and associated assistive measures;
- » Adapting work content, processes, tools and equipment;
- » Creating effective instruction methods;
- » Giving job direction, feedback and recognition; and
- » Suggesting activities for non-working hours and methods of communication with family members.

For the employer, the purpose of job coaching is to assist the disabled worker in learning her or his job and to ensure the employees' satisfactory adjustment to the workplace. Typically, coaching is available for two to four months, with eight months being the maximum period. The JAED job coach gradually transfers coaching activities to individuals in each workplace, who assume the responsibility for maintaining any support the disabled worker may require. However, the job coach provides periodic follow-up, even after conclusion of the period of official job coaching. Examples of support provided by job coaches to workers with disabilities include helping the worker learn the job, making any necessary adaptations to the workplace and assisting with social integration and workplace communication.

Support for Setting Up an in-house Advisory Team to help persons with disabilities adjust to their jobs. JAED encourages employers hiring five or more PwDs to set up an in-house team that consists of an employer, disabled worker(s) and a vocational life consultant who is assigned by the employer to provide consultation and guidance to workers with disabilities on their overall vocational life. The purpose of the team is to foster the creation of a workplace where workers with disabilities can realise their potential, contribute to the workplace and adapt to their jobs. JAED provides advice to employers when they set up a team and offers follow-up counselling and materials on how to manage the team successfully.

Follow-up Service to Employers: The follow-up service for employers receiving grants aims at improving the workplace environment to accommodate workers with disabilities. Employers receive advice and support on the proper use of the grants so that the funds contribute to the employment stability of employees with disabilities.

Trial Employment Scheme: In April 2001, the Ministry of Health, Labour and Welfare asked JAED to implement a trial employment scheme designed for employers who, owing to a lack of knowledge or experience, hesitate to hire workers with disabilities. Employers receive “encouragement grants” to try out a worker with a disability for three months while local vocational centres provide support to employers before, during and after the period of trial employment.

Publications: JAED publishes a monthly journal called “Working People’s Plaza” that deals with employment and disability issues. It also contains the latest reports on successful examples of workplaces where disabled persons are employed. In addition, JAED publishes and distributes guidebooks for employers and PwDs. It is also involved in the production and transmission of television programmes to encourage interest and understanding among the public about the employment of PwDs. In addition, information centres make available free films and videos on themes such as employment management, expansion of vocational areas, work adjustments, vocational training and guidance of PwDs. To promote the employment of workers with disabilities, companies are invited to prepare examples of good practices, including innovative management techniques and workplace accommodations. JAED compiles the examples for publication in a booklet for distribution.

Research Activities: To improve employment support, JAED researchers experiment and probe for innovative ways to use technical aids to facilitate productivity. They also look for new ways to provide necessary employment-related support in cooperation with agencies in relevant areas, such as education, medical care and welfare.

Annual focus: September is designated as ‘Promotion of the Employment of Persons with Disabilities’ Month. It is the time for events such as campaigns, work fairs, ceremonies, awards and lectures.

Accomplishments

In the most recent years for which data are available (April 2002 to March 2003), 23,552 PwDs received services at JAED's local vocational centres, and 17,272 employers took advantage of JAED's support services.

Placement services are the responsibility of the mainstream PESO service, which has employment specialists who are knowledgeable about disability issues. In the 2002 fiscal year, which ended in March 2003, 246,282 workers with disabilities were employed in enterprises to which the quota system applied.

Lessons Learnt

In its many years of experience in helping workers with disabilities and employers, JAED has learned how to shape its successes in helping employers give more PwDs a chance to prove themselves. Those insights include:

- » ***Job coaching and follow-up*** increase the success of job placement: Paying close attention to the individual and the employer in a set time period immediately after employment, and then at intervals thereafter, helps ensure successful adjustment to the job while reducing dismissals.
- » ***Diverse channels are essential for distributing materials to employers:*** To ensure that materials make their intended impact, it is important to use a variety of approaches and media to convey the desired message. In addition, the message needs to be straight-forward, and materials and applications for government incentives and grants need to be simple.
- » ***Technical support and advice to enterprises expedites the implementation of new provisions:*** Employers need help in learning about policy changes and how to implement them.

Replication of the JAED Model

Many countries try to stimulate the employment of PwDs by instituting hiring quotas and levy systems. However, for poor and developing countries, enforcement is costly and challenging. Similarly, a support network similar to JAED requires considerable political commitment and enormous financial resources.

Regardless of the status of India's policy climate, there could be no two ways about the fact that educating and persuading employers to consider the merits of all job seekers is one of the effective ways of opening doors for employment. Some of the elements of the Japanese policy framework such as employer incentives, grants and technical support and the use of job coaches could be examined for possibilities. An invaluable strategy that lends itself to replication anywhere is employers with innovative ideas on how to adapt their workplace or integrate workers with disabilities.

In India, the jobs for PwDs are limited to a few industries. Efforts to create awareness and training programmes regarding the needs of PwDs along with job coaching and follow-up programmes could result in an increase in the employment market. This example demonstrates a semi-government agency that provides a multidimensional support network for employers and ensures job and training opportunities for PwDs. However, in India it could be multiple agencies including NGOs/DPOs or expert agencies that could undertake such work. There are a few NGOs/DPOs currently involved in similar programmes whose experience could be shared in this context.

XVI. Employment for PwDs – Remploy, United Kingdom

Background

Remploy is one of the UK's leading providers of employment services for employment to PwDs and complex barriers to work.

Remploy was established in April 1945 under the 1944 Disabled Persons (Employment) Act introduced by Ernest Bevin, the Minister for Labour. The first factory opened in 1946 at Bridgend in South Wales making furniture and violins. Many of the workers were disabled ex-miners but as the factory network grew, employment was provided for disabled people returning from the Second World War.

Originally named the Disabled Persons Employment Corporation, Remploy adopted its current name in 1946. The name was derived from the term 're-employ'.

Remploy's factory network manufactures products in a range of business sectors throughout the UK including school furniture, motor components and chemical, biological and nuclear protection suits for the police and military. As the UK manufacturing environment changed, Remploy's expansion into the service sector led to the creation of businesses such as front/back office outsourcing and electrical appliance re-cycling. Today, Remploy is one of the UK's largest employers of disabled people. In 1988, Remploy recognised that it could broaden its support in meeting the employment needs of disabled people with health conditions. It expanded into helping individuals find work with companies outside its factory network. Remploy tries to provide tailored services that include development, training, learning and rehabilitation to help individuals prepare for, gain and remain in sustainable work, whilst providing employers with the skilled staff they need to realise commercial benefits.

Remploy partners with a wide range of local and national organisations such as disability organisations, specialist service providers, government agencies and departments, employers and local authorities.

Remploy also provides a significant voice in the Welfare to Work arena and with a passion and commitment to make a difference to individuals and communities.

Functioning

Remploy recognises that good governance helps the organisation deliver its strategy and achieve its purpose. Therefore it operates through a Board-Executive and Non-Executive to deliver the highest quality of corporate governance. Under the chairmanship of Mr. Ian Russell, CBE, there is an Executive Board comprising of CEO, Executive Director-Finance and a Secretary. The non-executive board comprises of seven highly qualified and experienced professionals.

Diversity is at the core of all Remploy's work. Remploy is committed to equality of opportunity in all areas of employment and business. Every single person associated with Remploy – be it job candidates, applicants and staff – are encouraged to reach their full potential, regardless of disability, age, gender, transgender, sexual orientation, marital status, parental status, race, colour, nationality, ethnic origin, political affiliation, HIV status, religion or belief.

Remploy recognises that many people experience different barriers to employment and as a major public sector employer of disabled people providing employment-related support to disabled people and employers, Remploy has a responsibility to identify and address these barriers.

Products and Services

Remploy provides a wide range of worldclass products and services through its extensive factory network across the UK. From protective clothing for emergency services and military personnel to components for leading car manufacturers, Remploy offers tailor made solutions, which add real value to private and public sector customers.

Remploy's client list includes the police, high street retailers, leading vehicle manufacturers, national government and thousands of hospitals and schools and so on. Some of the well-known partners with whom Remploy is working currently are leading retailer ASDA, Royal Mail, and Xerox. It also has made a ground-breaking agreement with BT Dealer Net- an automotive research company based in Birmingham, the four star Holiday Inn, Edinburgh, National Grid's distribution centre in Erdington, the national cleaning company TC Contractors and The Tesco Customer Service Centre in Cardiff.

Remploy's **core capabilities** include:

- » **Supply Chain Management:** From circuit boards to cars, traffic signs to routers by carefully sourcing, storing, picking, packing and assembling components, Remploy can deliver bespoke fulfilment and assembly services for clients, whatever their industry or need. Remploy works with Ford and Jaguar in the automotive industry to Panasonic, Sony and 3M in the electronics sector and it also works with SMEs, such as Dart Valley Foods where the clients' orders are fulfilled from Remploy premises. In the public sector, Remploy supports the Home Office with a supply, warehousing, pick and pack service for protective clothing direct to police officers.
- » **Document Management and Back Office Services:** Organisations of any size can 'ethically outsource' essential yet time-consuming administrative tasks, from document scanning and file management to data management, mailing and print services. Remploy can support clients in this activity - whether large or small and is part of the iON consortium, which works alongside Xerox to supply a full document print and fulfilment service to the Department of Work and Pensions.
- » **E-cycling and Green ICT:** Going green is high on the agenda for many organisations. Remploy is already guiding public and private sector clients in responsible e-cycling practices and ensures secure data removal to the highest standards, before ethically refurbishing or recycling e-waste on behalf of clients who wish to promote sustainability and reduce their own contribution to landfill. For added peace of mind, Remploy now offers an enhanced service of on-site, secure data erasure, as well as a managed service auditing existing equipment for example printers, removal /replacement of old equipment, all supported by onsite training.
- » **Supply and Project Managed Packages for the Construction Industry:** Supplying and fitting a range of products such as windows, doors and furniture for local authorities, housing associations, schools and colleges across the UK. Remploy can manage the whole process from specification, manufacture/source, supply, build and fit to ensure a seamless solution for end user clients, specifiers and contractors.
- » **Flexibility, Creativity, Bespoke Solutions:** Remploy has the unique ability to adapt capabilities to deliver specific, bespoke solutions to client needs. For example, furniture is specially designed and fitted to the requirements of each individual school or academy, while the healthcare business has been delivering tailored footwear and mobility products to clinics and consumers for several years.

Sustainability

Remploy's whole ethos is about social sustainability with a keen emphasis on sustainable procurement to help minimise environmental damage. The business is ISO14001 compliant and has embarked on a programme of continuously reducing its carbon footprint. According to the new shared framework set up by the UK Government and other devolved administrations, sustainable development should "...enable all people throughout the world to satisfy their basic needs and enjoy a better quality of life, without compromising the quality of life of future generations..." Sustainable procurement allows organisations to meet their needs for goods, services, works and utilities in a way that achieves value for money by generating benefits not only to the organisation but also to society and the economy, whilst minimizing damage to the environment.

Royal Mail

Royal Mail believes it has a responsibility to be the representative of the communities it serves and is committed to being an equal opportunities employer. Working in partnership with Remploy, it has ensured that PwDs and health conditions are not overlooked by recruiting managers, when they need to fill a permanent vacancy. Royal Mail has already successfully recruited around 100 Remploy employees in delivery offices and mail centres.

Candidates are pre-selected in accordance with the vacancy and invited to an assessment day where the manager and Remploy carry out interviews. Remploy arranges all reasonable adjustments, such as providing interpreters for deaf or hard of hearing candidates. Candidates who are offered a work placement continue to be employed by Remploy. After three months, the manager is approached to transfer the employee to a Royal Mail contract.

Remploy provides one to one support and guidance to individuals and managers for up to two years. Both can expect to meet their Remploy contact at least once a month to discuss progress, ask questions and resolve any issues.

David Vaughan, Head of Employee Relations and Inclusion for Royal Mail Letters, said: “Recruiting people from socially excluded groups provides opportunities to those who may otherwise not have the chance to enter mainstream employment. It also makes good business sense for Royal Mail to become more representative of the diverse communities in which we work.”

Government Initiatives

XVII. Indira Kranti Patham, Andhra Pradesh - Building an Inclusive Society

Background

The Society For Elimination Of Rural Poverty (SERP) run by the Department of Rural Development, Government of Andhra Pradesh is a livelihood generation project for Persons with Disability, supported by the World Bank

It is an autonomous Society registered under Public Societies Act with a general body consisting of 25 members of whom 5 are ex-officio members and 20 non-official members. The Chief Minister is the Chairman of the General Body and the Non-official members are chosen from among eminent public persons, representatives of NGOs, activists, and participating communities. Management of the society is vested in an Executive council. It incorporates a social model approach for inclusive development of PwDs with a major focus on - exclusion, powerlessness and rate of Income. The programs envision that Persons with Disabilities are organized at the Village, Mandal and District level as Community Based Organizations (CBOs), and are able to access services from financial institutions, women federations and other institutions for improving the quality of their life.



The **objectives** are as follows:

- ▶▶ Enhancing livelihood opportunities and quality of life for Persons with Disabilities (PwDs) and their caregivers.
- ▶▶ Improve capacities of PwDs to access and avail various entitlements and services offered by the government.
- ▶▶ Mainstreaming disability concerns in policymaking and line activities.

In order to achieve the above objectives, SERP has a few key ongoing interventions such as:

- » Social mobilization of all the PwDs into SHGs in all Mandals
- » Software for Assessment of Disability for Access, Rehabilitation and Empowerment (SADAREM)
- » Jana Shree Bhima Yojana
- » MGNREGS
- » Centre for Persons with Disability Livelihoods (CPDL)
- » Institution based/Community based support through VO/MS/ZS

Here the interventions related to rural PwDs are mentioned in brief. The urban model –CPDL has been elaborated as a separate good practice for urban areas.

Interventions

Social mobilization of all the PwDs into SHGs at the Mandal level begins with identification of PwDs who serve as grass root level facilitators. Some of them are then trained and are positioned as community development workers (CDWs). The CDW reaches out to individual PwDs, builds rapport and then forms a self-help group, which includes all categories of PwDs. Through regular meetings the group identifies the problems, needs and issues faced by them. Accordingly, the requisite steps such as awareness programs or prevention and early intervention drives are conducted in the community. These activities help build further confidence among the PwDs. With support from medical institutions -assessments, treatments and other rehabilitation services are provided. Periodic trainings are organized on rights and entitlements of PwDs, social security programs and so on and so forth. Most often the SHG begins savings activities and slowly graduates into internal lending and regular repayment. It also learns and maintains book of records and involves itself with village development work and engages in preparation of micro credit investment plans. The SHGs also monitors the implementation of other key interventions such as Janshree Bima Yojana and MGNREGA.

Community managed interventions for assessment; treatment and rehabilitation of persons with disability are carried out on a regular basis. It helps to update the skills and developmental activities, improve the knowledge, identify and work for rescuing the children at risk. There are also **Kalajathas** that are organized to create awareness in the villages on causes and prevention of disability, early intervention, rights of PwDs, self help groups and other activities.

- ▶▶ No. of PWD's Identified is 435,594
- ▶▶ No. of PWD's Mobilized into SHG's is 138,305
- ▶▶ A total of 14,398 Self Help Groups formed,
- ▶▶ 195 Mandal Vikalangula Samakhyas and
- ▶▶ 3 Zilla Vikalangula Samakhyas

(Until September 2010)

Neighbourhood Center / Special Schools play an important role in the rehabilitation of MR/MI/CP children by providing physiotherapy, speech therapy and other trainings to children & parents/caregivers for motivation and follow-up at home.

An **Early Intervention Center** uses techniques to help a child become as functional as possible. The therapy a child receives at an early age enables the child to reach developmental milestones on target or close to target in other ways and can also help the child to catch up with the peers.

Training & Counseling of Parents of Children with Mental Retardation (MR) teaches parents on how to tackle their special children, helps diagnose the child's capacities, vocational skills and domestic skills development, behavior modifications, taking care of the child etc. There is also a provision for nutrition supplements and supply of medicines for the needy. Other services include correctional treatment of the visually impaired, correctional rehabilitation for the speech and hearing impaired, rehabilitation of the intellectually impaired, building linkages to hospitals, concerned NGOs etc., physiotherapy and physical management, workshops for parents of children with intellectual disability, programs of orientation and mobility for the visually impaired, follow up actions through the neighbourhood centers to name a major few.

Access to Financial Services is provided through three sources of credit- the Accumulated Group Savings & Revolving fund from DRDA, seed capital from Community Investment Fund approx. (one billion rupees) and bank linkages (one and a half billion rupees)

The Micro finance process involves the following steps:

- STEP-1: Meeting details of Micro Credit Plan (MCP) preparation, Social position of group- well being status, details about members' family, land, house, ration-card, livestock and family planning
- STEP-2: Financial information-total bank linkage, revolving fund, Community Investment Fund, Income and Expenditure statement

Assessment, Treatment and Rehabilitation Services

- » 60,038 PwDs have undergone assessment
- » 19,911 PwDs have been provided with assistive devices
- » 4,209 PwDs have availed surgical corrections
- » 64 neighborhood functioning centres

STEP-3: SHG member wise profile- age, caste, educational qualification, well being status, occupation, details of family members, PwD, family planning, house details, land details, livestock details, income

STEP-4: Preparation of member MCP - proposed activity, total investment need, self contribution, amount required from SHG, number of Installments with amount, interest, total, remark

STEP-5: Preparation of prioritization plan (1st phase)- reason for loan, self contribution, loan required

STEP-6: Preparation of MCP 2nd phase rotation method

STEP-7: (Terms of partnership): Between member and SHG, SHG and village organisation (VO), VO and Mandal Mahila Samakhya (MMS).

Janshree Bima yojana is applicable to a person with disability (as per PwD act) who is aged between 18 and 59 years. It is also applicable in case of below 18 years age children and MR/MI persons, their parents or caregivers may be covered in case they are not covered in any other insurance scheme. The beneficiaries should be below or marginally above poverty line and should have a valid ration card. The benefits are as given below (per year).

In case of Normal Death	₹ 30,000/-
In case of Accidental death & Permanent Disability	₹ 75,000/-
In case of Partial Disability due to Accident	₹ 37,000/-
Scholarships to children studying 9th to 12 th classes	₹ 1,200/-

The premium under the scheme is ₹ 200/-per annum per member. 50% of the premium i.e. ₹ 100/- will be contributed by the member, remaining 50% by Government of India. ₹ 15/- per member is payable to the Zilla Samakhya (ZS) towards service charges.

Presently there are a total of 8,84,000 PwDs receiving ₹ 500/- as **pension** amount per month. It is delivered on 1st of every month and each one has an individual passbook to record the transactions. In convergence with the **MGNREGA**, this programme promises guaranteed wage employment for 150 days to any PwDs who is above 18 years with above 40 percent disability seeking wage employment as well as households with severely disabled or persons with mental retardation. Thirty percent less work by PwDs will get them the same wages as non-disabled laborers. There is a provision of travel allowance ₹ 10/- per day. There is also a provision of preference to PwDs in the selection of mates and preference to women with disability in the selection of ayahs. Till date 168,000 job cards have been issued to PwDs and the amount of wages paid to PwDs is Rupees 173.8 million.

SADAREM or Software for Assessment of Disabled for Access, Rehabilitation and Empowerment is a web-based software programme that allows a scientific assessment of disabilities and it is being implemented across the state of Andhra Pradesh. Earlier, doctors used to ascertain the disability of a person based on the guidelines and their discretion. In this approach, the doctors are instructed to enter only the parameters of the person into the system, following which the software automatically assesses the percentage of disability of that particular individual. Accordingly, a computer-generated disability certificate with a unique ID and identity card is issued to the concerned person. As per the 2001 Census of India, approx. 76.95 percent of total disabled in the state live in rural areas. Due to negligence, irregularities and corrupt practices most of these people are unable to receive the pensions and services to which they are entitled. Once the screening process through this computer-aided disability assessment strategy is completed, all ineligible persons enjoying pensions will be weeded out while it will become easier for the right beneficiaries to receive the help they need. Besides identifying the eligible persons and issuing them certificates, the software will also generate details of the support services that a disabled person is entitled to. The database created through SADAREM will be hosted in the public domain to ensure transparency and enable service providers to reach out to the disabled persons.

SADAREM has received the MANTHAN Award digital inclusion for Development, South Asia 2010 and certification of recognition under e-Health, 2010 for a dynamic web enabled system for comprehensive access, rehabilitation & empowerment of PwDs in India.

CPDL- Centre For Persons with Disability Livelihoods

Background

Recognizing that PwDs are among the poorest and most vulnerable of the poor, the SERP has initiated disability interventions as a pilot project in 138 Project mandals in the State. 223,081 PwDs mobilized in to 22,329 SHGs by forming 138 MVSs & 3 ZVSs with an objective to test the experiment of trying to evolve a model of institutional relationship between Community Based Organizations (CBOs) of Persons with Disabilities and various government and non-government stakeholders and then turn them into resource mandals to replicate the same in non programme mandals.



IKP-Disability, thus envisions that Persons with Disabilities are organized at Village, Mandal and District level as Community Based Organizations (CBOs), and access services from financial institutions, women federations and other institutions for improving the quality of their life. It works with the social model approach for the inclusive development of persons with disabilities focusing on exclusion, powerlessness and rate of income. It ensures social mobilization of PwDs, builds their capacities towards sustainable livelihoods, and advocates for inclusive policies.

Intervention

Centre for Persons with Disability Livelihoods (CPDL) is an initiative of SERP in association with Wadhwani Foundation (philanthropic arm of the Symphony Technology group) –Disability Trust with a vision of enabling the Person with Disability (PwD) to avail better livelihood opportunities by introducing a transformational business model. The initiative aims to make inclusive employment of the PwD the norm in companies by leveraging its large corporate network. This is a pioneering Public-Private Partnership between the government and a corporate Foundation to find solutions for a hitherto neglected field and community.

CPDL was created to achieve the following objectives:

- ▶▶ To enable the Persons with Disability (PwD) to avail better livelihood opportunities,
- ▶▶ To train the PwD youth in employability skills and link them to employment,
- ▶▶ To Identify appropriate skills for specific high quality sustainable jobs and
- ▶▶ To help companies to reduce attrition and increase productivity by hiring trained disabled youth. CPDL envisions to trigger large-scale job creation for the underserved by creating business value propositions and deploying people with disability into sustainable quality jobs and in turn transforming the corporate work culture. It is trying to achieve the goal by bringing on board three key stakeholders - companies, rural community and civil society organizations, by designing demand driven programs in close association with industry and by setting up a Centre dedicated to PwD livelihoods for the first time in the country.

It has set a target to train over 50,000 PwDs in appropriate skills for specific quality sustainable jobs over a period of 5 years; seed demand in corporate India; and provide placement opportunities. The initiative plans to trigger, to several orders of magnitude, direct employment of this community by corporate India as employees of choice who bring enormous value to their businesses by way of quality work, productivity gains and lower attrition.

Results

Presently, CPDL is creating jobs for PwDs through different avenues for job creation such as government scheme of MGNREGS is utilized for creating 150 person days per year to eligible PwDs. As for other avenues, IT/ITeS – BPOs Domestic and International are tapped for jobs (Both Voice and Non-voice based) for orthopaedic handicap, hearing impaired and visual impaired. Manufacturing jobs include orthopaedic handicap, hearing impaired whereas hospitality industry as well as facility management jobs were offered to orthopaedic handicap, Hearing Impaired. In addition, OH people are also taken in as Tele Callers, data processing and proof reading. They are planning to start medical transcription jobs for visually impaired.

The impact of this model on the PwD has been clear in terms of skill development, sustained income, higher self-esteem and economic and social independence. The major advantages for the family include change in attitude as they witness transformation of PwDs from a liability to asset. On the other hand, some of the major advantages for the company are, less attrition, higher productivity, Inclusiveness and diversity at work place. As for the Government it is a good and sustainable way of helping the most vulnerable in coming out of poverty.

Between October, 2010 to March, 2011 – 1000 PwD were trained and placed in quality jobs; 14 centers dedicated to train PwDs in market linked fashion were opened covering Manufacturing, Apparel industry, IT, ITES, AutoCAD, rural BPO sectors. The training partners range from Dr. Reddy's Foundation to ₹ 5000 crores Gems and Jewellery SEZ of Gitanjali Jewellery



Lessons Learnt

- » There is a huge need for awareness building and orientation training regarding abilities of persons with disabilities amongst employers.
- » If skill development / training is accompanied by counseling of the employers the chances of placements rises substantially.
- » The skill development trainings need to factor the market needs, which can be understood in consultation with the employers, hence yielding better results.
- » The projects and different activities undertaken by IKP resulted in improved visibility of PwDs in the community, increased opportunities, enhanced awareness of rights & responsibilities, increased availability of rehabilitation services, improved access to benefits and entitlement and easy access to credit.

XVIII. Rajasthan Mission on Skill and Livelihoods – A Comprehensive Livelihoods Promotion Programme for PwD

Introduction

The Rajasthan Mission on skill and Livelihoods (RMoL) was established in September 2004 to promote livelihoods, especially for the poor of the State of Rajasthan. A significant challenge for Rajasthan is ensuring faster growth that is pro-poor, with livelihoods that are sustainable. Headed by the Honourable Chief Minister of the State and under the guidance of 13 Mission members representing various livelihood sectors, the thrust areas of RMoL include rural farm and non-farm sector, urban informal sector, natural resources, out-of-state migration, and skill building.

RMoL mission is to formulate innovative and viable strategies for creating and consolidating large number of livelihood opportunities in the state by 2015. RMoL’s goal was to create 100,000 new livelihoods during the initial two years of its formation and thereafter 200,000 new livelihoods through formulating appropriate and innovative strategies.

RMoL’s effort for increasing livelihood opportunities has a multi-dimensional approach that not only caters to the general population but also to the other vulnerable groups including Persons with Disabilities. For the last 2 years the mission has made efforts to gain knowledge in the field of disability through its various interactions with diverse stakeholders and consultations at the state and local level. The learnings gathered from these consultations signify that a more robust knowledge base has to be created on various ways and means that could be adopted for employing PwDs and promoting options for their livelihood outside the canvas of formal employment, given the fact that the skill level of PwDs are extremely limited.

As per UN estimates the number of PwDs in the employable category is approximately 1.46 million. (See Table)

Active employable group in Rajasthan (UN estimates in million)	
Rural	1.12
Urban	0.34
Total	1.46

RMoL made a systematic effort for including PwDs in the overall canvas of the programme. The plan for inclusion was drawn out after several deliberations for which RMoL itself undertook a detailed capacity assessment exercise. Subsequently, the inclusion component was given shape in the organization in the form of a Special Disability Cell being established in RMoL to exclusively look after the skill development and livelihood of PwDs in Rajasthan.

The **process** that was followed in engaging with the stakeholders and moving towards 'an inclusive society' is meticulous and described below. It lays down the big building blocks of such an exercise:

a. Situation Analysis

RMoL carried out a field assessment to understand the existing situation of PwDs and the concerns around inclusion through the skill building initiative that was being planned.

- » **Consultation with PwDs:** In the initial stage, it was realized that engaging with PwDs from the very beginning is the most crucial step towards primary stakeholders' participation in the process. Accordingly, interactions with PwDs, from various districts of Rajasthan were carried out in group consultations as well as individually by visiting various vocational training institutes in Rajasthan.
- » **Consultation with NGOs:** There are 32 registered NGOs in Rajasthan, offering vocational training for PwDs in different kinds of trades. First hand information was collected about these organizations, their training methodology and types of trade. It was found that most of these organizations were teaching trades and vocation which did not have a strong demand in the market. Accordingly, subsequent steps were recommended to be included in the strategy plan on the basis of this gained information.
- » **Consultation within the RMoL team:** Extensive consultation within the RMoL team took place over several days to assess their own capability, capacity and readiness to acknowledge 'Inclusion' with a rights based approach into their overall canvas of work plan. The RMoL team selected middle level and junior level employees from RMoL and sent them for institutional visits to various parts in the country in order to raise their level of awareness and sensitivity to disability issues.
- » **Consultation with Government Functionaries:** Across-the-board consultations with key government departments particularly dealing with livelihood such as Principal Secretary (Labour), Principal Secretary (Rural), Principal Secretary (Social Justice) and Director (Training & Employment) were done to appraise them and bring them on board towards designing comprehensive livelihood strategies for the PwDs in the State. During these consultations, the relevance of a comprehensive State Disability Policy was also discussed which received enthusiastic support from all the senior government officers in general and Principal Secretary in particular.
- » **Capacity Assessment of Existing Training Agencies:** As a part of the assessment exercise, it was realized that RMoL needs to initiate the concept of 'Inclusion' with their partner organizations like the various mainstream Vocational Training Centres (VTCs) engaged in skill building of the youth from the general

population. It was further appreciated that the scaling up of skill development of PwDs can only become a reality once the mainstream VTCs also participate in this process. Accordingly, a capacity assessment of selected VTCs was undertaken to understand their willingness and capacity regarding the accessibility issue.

b. Creating an Enabling Environment

The next major stage after the situation analysis was to create an enabling environment for building skills and livelihood for PwDs. It was realized that changes were required both at the policy as well as the institutional level. Accordingly, the following steps were taken:

- ▶ **National Workshop:** A two days National workshop was organized in December 2009, where experts from all over the country were invited. The participants included PwDs themselves, parents and caregivers, senior government representatives, UN agencies, private sector employers and entrepreneurs, representatives from NGOs and academicians. The National consultation was graced by the presence of the Chief Minister who declared that his government would be keen to develop a comprehensive State Disability Policy. In addition, the sessions of the event received extensive media coverage. The outcome of the consultation also resulted in moving towards the big step of designing the State Disability Policy of Rajasthan.
- ▶ **Advocating and Anchoring for State Disability Policy:** RMoL with the support of UNDP formulated the state comprehensive disability policy. The policy was designed with extensive participation of primary as well as secondary stakeholders. Special care was taken that the concerns of all the categories of PwDs were addressed. The policy in addition to the basic concerns of the PwDs also dealt with the regional, geographical and the strong cultural diversity in Rajasthan.
- ▶ **Identification & Assessment of Support Organizations:** While scaling up was important, it was also required for RMoL to create a pool of expert support organizations (SOs) to help the mainstream VTCs on disability issues, especially with the start of skill building exercises in these ten centers. Accordingly, nineteen organizations were chosen who had the experience of both vocational training as well as dealing with the disability issue on a regular basis. The selection process entailed an elaborate assessment.
- ▶ **Capacity Building of Support Organizations:** Once selected through the assessment criteria the organizations were subjected to three sets of training programmes which included their capacity building on livelihood issues, leadership & organizational development training so as to play a leader's role and lastly an elaborate fifteen days master trainers training. With these capacity building exercises, the organizations were ready to take on the challenges as support organizations.

- » **Capacity Building of Vocational Training Centres:** While the mainstream VTCs were well aware of the livelihood aspects as well as having core competency in skill development, they were required to also be oriented towards skill building methodologies for training PwDs. Appreciating the fact that the training pedagogy and transaction methods would differ with different categories of PwDs, the staff of VTCs were sent for elaborate trainings that included both theoretical and hands on experience for training PwDs.
- » **Creating Barrier Free Environment at the VTCs:** A very important component of the VTCs was addressing the access issues. This included not only combating the architectural barriers but also a provision for reasonable accommodation at the training site. However, this exercise is still work in progress as it is a complex issue requiring redress of technological, physical as well as funding concerns. As a first step, 'Access Audit' is in progress.
- » **Creation of Special Disability Cell in RMoL:** With all the learning's gained as a result of their intervention towards inclusion of PwDs, RMoL has now decided to incorporate a Disability Cell in the overall structure of the organization to address the skill development of PwDs in Rajasthan. The establishment of the cell has been drafted and the result framework is already in place. The cell would start functioning from the financial year 2011-12 onwards.
- » **Organizing Statewide Awareness Campaign on Employability of PwDs:** Amongst various functions earmarked for the cell, it was realized that organizing statewide campaign on employability of PwDs is of paramount importance. Accordingly, appropriate strategies are being framed to undertake this campaign.

c. Skill Training of PwDs

The skill training is envisaged to start from the year 2011. While the work will start with the existing database, the cell will further undertake the following tasks;

- » **Disability Mapping:** Though there is some data available on the basis of extrapolation, it is important to undertake a disability mapping exercise so as to address the skill development issue appropriately. The mapping would not only give the detailed category-wise data on PwDs in working age but also further segregate the data gender-wise, region-wise, education-wise and individual interest-wise.
- » **Market Assessment:** Market assessment would be carried out to understand what will work and what will not region wise. It may be appreciated that marketing will have to be carefully charted out since there would be several categories of PwDs who would require special assistance in marketing their produce.

- ▶▶ **Matching Trades:** The market assessment and disability mapping will feed into the VTCs work-plan of who would require what kind of training and also help decide the appropriate place for a PwD in the right VTC where the choice of their skill would be available.
- ▶▶ **Review & Adaptation of Training Pedagogy:** In accordance with the trades being offered to various PwDs, the adaptation of training sites as well as the pedagogy needs to be reviewed. This will enable the VTCs to engage themselves in providing quality training to PwDs so that their market value is enhanced.
- ▶▶ **Imparting Training at District Level (3 organizations per district):** As a part of the scaling up strategy, every district will have three organizations that will be specialized in training PwDs. This will have a far-reaching effect in training a large number of PwDs within the working age as skilled human resource.
- ▶▶ **Handholding and Counseling by Support Organizations:** It is envisaged that there will always be an interface between the support organizations and mainstream VTCs. The SOs would continue to provide appropriate behavioral as well as vocational counseling to individuals. In addition, their interface with the VTCs would enhance their knowledge in dealing with PwDs as they pursue these efforts, which are eventually expected to become a routine affair.

d. Job Placement / Self Employment

The ultimate aim of any skill development programme is that every individual should be able to live with dignity and have a sound social and economic status. All livelihood avenues need to be explored and optimally utilized. Once skill development has taken place, the cell will further assist an individual in securing appropriate economic opportunities as far as possible. This would be taken forward in the following ways:

- ▶▶ **Placement in Government Jobs as per Reservation Quota:** In accordance with the PwD Act, the government has ensured 3% reservation for PwDs in all government as well as public sector undertakings. On the basis of job advertisements from various departments, the cell will work as an information hub and assist the applicants with appropriate counselling techniques to face the challenges of the open market employer e.g. of facing interviews etc.
- ▶▶ **Employer Counseling:** Continuous efforts need to be made to ensure that employers are appropriately counseled on providing reasonable accommodation at the workplace and appropriate on the job counseling to the PwDs.

- » **Organizing of Employment Fairs:** Once the skill development activity takes place and sufficient number of PwDs are trained, employment fair would be organized as an effort towards employment generation.
- » **Identification of Opportunities in Rural Areas – Farm based, Non-farm based and others:** A large majority of PwDs lives in rural areas. Though the government has ensured 3% reservation in the poverty alleviation schemes, they go under-utilized or unutilized due to various reasons. The cell will make efforts to identify employment and livelihood avenues in rural areas both in the farm as well as non-farm sector.
- » **Identification of Opportunities in Urban Areas – Manufacturing Industries, Service Industries and others:** With skill development in place the economic opportunities in urban areas will be enhanced. The cell will look for options in manufacturing as well as service sector in urban areas. Accordingly, appropriate counseling could be given cross matching the marketable trades.
- » **Linkages with Financial Institutions:** One of the major efforts that need to be undertaken is PwDs access to financial institutions. Currently, the financial institutions view PwDs as non-performing assets (NPA). Most of this is due to attitudinal barriers and social prejudices. Internationally, it has been proven that the PwDs are more sincere in repayment as compared to their able bodied counterparts. Accordingly, the cell will endeavor to educate the representatives from the financial institutions regarding the employability of PwDs.

Conclusion

The efforts and interventions being taken forward by RMoL are unique and stand alone throughout the country. The mission has taken a comprehensive view of all aspects of PwDs employment and livelihood concerns. Sincere steps have been taken to achieve each of the components slowly but steadily. These stem from bringing about policy changes by framing a comprehensive State Policy on Disability to restructuring various institutional mechanisms.

‘Access’ has been viewed in its broadest spectrum from a rights perspective. RMoL, currently is in its learning stage as far as Disability is concerned. With an appropriate blend of political will and the right bureaucratic support, RMoL can become a good innovative model that could be replicated in other states of the country. It is only with the participation of the PwDs in the processes of development and economic growth that ‘inclusive and sustainable development’ be truly possible.



Vocational Training Centres

XIX. 'Beyond Coconut Shells'- Rural Livelihood Solutions for Adults with Mild to Severe Disabilities in Rural Indonesia

The Challenge

In the early 1990s, making wooden toys, tailoring shirts and manufacturing leather wallets provided a stable income for several of PwDs who trained at the YAKKUM Rehabilitation Centre in rural Indonesia. However, the financial crisis and the political upheaval in the mid-decade had a direct impact on the earning potential of PwDs in Indonesia. In addition, the intense competition in the open markets resulted in an employment crisis affecting many of the YAKKUM graduates.

By 1999, YAKKUM recognised that there was an abundance of similar handicrafts in the market that they were producing and that their job-training programme was imparting skills for positions that no longer existed. Clearly, YAKKUM felt the need to adjust its services to stay true to its mission of providing effective rehabilitation and vocational assistance, especially for people with severe disabilities who lived in rural areas.

Meeting the Challenge

YAKKUM's eventual changes, seemingly small, testify to the power of good follow-up services and the importance of a rapid response to evolving needs and circumstances. YAKKUM initiated 'modern' and competitive training courses offering computer skills; it offered seed money to former graduates interested in starting small business ventures as either a main or second source of income; and it enlisted the skills of psychologists to help former trainees develop assertiveness in the increasingly competitive marketplace. With these adjustments, the income of many YAKKUM graduates returned to levels earned before the financial crisis.

Background

In 1982, a man from New Zealand started the Bethesda Rehabilitation Project in Yogyakarta, central Indonesia, with support from church groups. At that time, the centre was located in a house and offered a place where up to 20 PwDs could live and receive basic education. In a radical departure from the coconut shell crafts typically taught to PwDs, the centre offered vocational training in shoemaking and sewing. In 1987, the centre expanded its facilities to accommodate more people. It built dormitories where trainees could reside during training. In 1991, the centre became the Yayasan Kristen Untuk Kesehatan Umum (Christian Foundation for Public Health), or YAKKUM Rehabilitation Centre. By then, it was an independent foundation that received funding mostly from donor agencies and some private individuals. YAKKUM now provides medical, social and vocational rehabilitation programmes at a large facility in Yogyakarta. This documentation focuses on its vocational services.

Vocational Training at YAKKUM

YAKKUM provides vocational skills training on three tracks:

People seeking self-employment can choose a trade, such as tailoring or woodwork. The training also includes a course on managing small business enterprises. People seeking open employment in factories study and learn a specific skill. People interested in working in handicraft production learn techniques for producing soft toys, leather goods and wooden items.

YAKKUM offers two to three training cycles per year, with training courses lasting for two to three months. Depending on their needs, trainees spend one month to a year at the centre. YAKKUM requires people unable to read and write to first enrol in a special preparatory training aimed at improving their literacy. During this period, they also participate in vocational training courses as a way of unearthing what they want to pursue when the literacy training concludes.

Targeting Rural Areas: YAKKUM field workers identify people in rural areas who have mild to severe disabilities and who can benefit from the centre's services. The targeted individuals are the poorest of the poor and include those with disabilities attributable to congenital disease, polio, burns and accidents. In several instances, the centre arranges for corrective surgeries, particularly in the cases of clubfeet or cleft palates.

Outreach and Follow-up: YAKKUM field worker carry out rigorous outreach efforts in rural areas. They take forward awareness building about the vocational training centre and disseminate knowledge about the same in villages, especially amongst parents of children with disabilities. They also regularly monitor the work of self-employed graduates or those in full time jobs.

Craft and Production Centres: YAKKUM set up the Craft Centre in 1991 to mainly offer skills training and self-employment opportunities. Graduates of this centre become 'producers' whose handicrafts are bought by the Craft Centre, but in order to earn the producer status they have to make high quality goods. About 160 producers currently receive a steady income through the Craft Centre, which is based on an oral agreement rather than a contract. YAKKUM provides the producers with all the raw materials that they require. The producers work from the comfort of their homes and are responsible for transporting their handicrafts back to the Centre in Yogyakarta. As an incentive to

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Changing Faces of

Ni Negah Wati

Ni Nengah Wati, 33, benefited from the new approach and thinking at YAKKUM. Since the age of six, Ni Wati, had been unable to walk. Because of her disability, she had never attended school and had no skills and capacity to earn a livelihood both for herself and her family. She then attended YAKKUM, first in 1987 and then again in 1991, where she learned to cross-stitch and make toy animals. She started selling her handicrafts to YAKKUM's craft centre. She succeeded in becoming her family's primary breadwinner but then at the time of the economic crisis her sales orders started declining. In 2000, YAKKUM's staff at the craft centre advised her to start a second business venture. She decided to raise pigs, a common project in her native Bali. YAKKUM offered 'stimulation' money – part grant, part loan – to buy her first lot of pigs and the feed. She continued making handicrafts as well as raising pigs. Two years later, she had saved enough to build herself a house, a feat that she could never have accomplished without the support and intervention of YAKKUM.

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Tooling leather a source of Economic Independence

Suwandi, 30, is from central Java and a leather producer with the YAKKUM Craft Centre. Suwandi was fifteen years of age when he first visited the YAKKUM Rehabilitation Centre in 1987. Financial assistance from YAKKUM enabled him to continue his schooling at junior high school. He lived with his teacher during that time because his parents worked in the city and were constantly moving around. In 1991, Suwandi enrolled in YAKKUM's vocational training course on leather craft. With the aid of short crutches made to order for him by the YAKKUM Rehabilitation Centre, he travels every month to Yogyakarta from his uncle's home, where he now lives approximately 110 kilometres from the YAKKUM Craft Centre, to deliver his leather wallets and other products.

ensure high quality production, YAKKUM pays all the transportation costs of its producers if their goods are accepted. Around 40 producers have chosen to work at the Centre where they have access to all the equipment they need to produce their handicrafts.

The Craft Centre buys the handicrafts from its producers and then sells these through its three outlets or exports the same to different European markets. Some items are also sold on a consignment basis through the gift shops of prominent hotels. YAKKUM employs former trainees to handle quality control, packaging and distribution of the handicrafts it procures from the producers. Every two years, the Craft Centre organises an all producers meet where the focus is on educating and informing them about ways and means of improving productivity and incorporating new design trends into their product lines. The gathering is multipurpose and offers training workshops intended to upgrade producers' skills, explore second-business possibilities and also provides YAKKUM with the opportunity to follow the success or difficulties of its former trainees. YAKKUM also runs a production unit that employs 14 workers with disabilities who make leg braces and prosthetics. Another six people are employed in the metal workshop and manufacture the locks for braces distributed to people receiving corrective medical services in another YAKKUM unit.

Economic Crisis and its Impact on PwDs

The financial crisis during the late 1990's in Indonesia wreaked havoc for PwDs and made economic sustenance difficult. Even before the crisis the situation was dismal as between 1991 and 1997, only 5 percent of graduates from YAKKUM found jobs in open employment. Only 28 percent found full-time jobs either at the YAKKUM Craft Centre or with YAKKUM's assistance. So when the financial crisis hit even self-employed people found it difficult to maintain their income. Sales and orders for handicraft items fell dramatically. However, YAKKUM's field workers, who were connected with people on the ground found themselves providing follow-up support to former trainees and were thus well positioned to detect difficulties early on.

YAKKUM stepped forward to support the PwD's in various ways:

By Setting up a Stimulation Fund and Business Training: In 1999, YAKKUM decided to offer financial support for second-business start-ups to both former trainees who were self employed and former employees who were producing handicrafts. With donor assistance, YAKKUM offered a 'stimulation fund', which was half grant and half loan. The loan portion was interest free, with repayments scheduled over a ten-month period and provision for flexibility of repayment was also maintained. Depending on the region, the business ventures were pigs farming and/ or sale of personal care items, such as soaps. In remote villages, PwDs were also involved in successfully setting up snack-producing ventures, such as the sale of cookies or fried bananas in nearby schools or markets.

YAKKUM has a process, which seeks proposals for ventures and after it is approved the applicant is invited to attend a 2-3 days training course on business skills at the Craft Centre. Parents of the applicants and village leaders are encouraged to join the applicant. 'Village leaders play an important role in helping disabled people,' says Sasangka Rahardjo, director of the YAKKUM Craft Centre. By understanding their needs and potential, village leaders help facilitate availability of working spaces for disabled people through, for example, the provision of land for pig farming.

Vocational Guidance and Training in "soft" Skills: Initially YAKKUM followed a system, which allowed the trainees to choose their own training programmes and options. This approach however proved ineffective, as many would discover half way through that the acquired skills were not valuable or helpful. Consequently, many YAKKUM trainees failed their courses or were unable to apply their training in their own community. Sometimes the family was unable to finance a start-up business, buy land or rent retail space. At other times, a community's biases toward purchasing items from, or using the services of a person with a disability resulted in the business venture failing.

To address this challenge as well as the emotional slump experienced by former trainees whose businesses had failed, YAKKUM sought the help of psychologists. Starting in 2000, trained psychologists volunteered on a part time basis to provide vocational guidance and training in soft skills, such as assertiveness training, problem solving, group dynamics and speaking in public, skills often needed in self-employment.

A well-devised system is now in place, which allows for psychologists to evaluate trainees through tests and interviews before hand to assess their potential for specific types of training and courses to align with their capabilities and their social support system. This process results in a better match of trainees' preferences, abilities and opportunities.

Information and Technology Skills: In 2000, YAKKUM developed courses, which offered high-end software and IT skills to trainees allowing them to keep pace with the evolving technology savvy and contemporary employment scene. Through the support of Microsoft Foundation it was able to invest in high-end hardware, software development and funding for trainings and capacity building. These training programmes target women in particular and graduates of these courses typically pursue office work in the open employment.

Accomplishments

YAKKUM has successfully countered some of the organisational challenges presented by a changing labour market and unstable economic climate. It has proven itself to be a flexible, needs-driven organisation. Its specific accomplishments include:

- » **Achievement of an excellent gender ratio:** An average ratio of 45 women to 55 men attends YAKKUM's courses each year.
- » **Donor funding:** One private donor, a German philanthropist, provided funding in 1998 that continues to offer seed money to women with disabilities who are interested in setting up second businesses.
- » **Placement of graduates in jobs:** In 2002, about 14 people took up job positions through open employment. Another 10 people found employment in furniture making and other woodcraft enterprises in Jepara, where they trained. The YAKKUM Craft Centre currently employs nine men and two women to handle quality control, packaging and distribution of producers' handicrafts. They earn a monthly salary of 375,000 rupiahs (US\$45). There are also 17 PwDs employed in the YAKKUM production unit.

- ▶ **Satisfactory earnings:** Nearly all of the 160 handicraft producers currently working for the YAKKUM Craft Centre live independently in their communities and earn, on average, 350,000 rupiahs (US\$39) a month or as high as 600,000 rupiahs (US\$67) per month. YAKKUM's record keeping does not include a complete accounting of its producers with second businesses, partly because some people work occasionally or in a group. Those engaged in pig farming; however, earn about 8,500 rupiahs (US\$1) per kilogram and own six to eight pigs that might weigh 60 kilograms at the time of sale.

Lessons Learnt

YAKKUM's mission to provide effective rehabilitation and vocational assistance requires continuous and regular monitoring and evaluation of programmes and adaptations when needed.

YAKKUM's lengthy experience in working with PwDs has yielded many lessons. Some of these are recapitulated below:

- ▶ Graduates need support once they return to their villages. Field workers engaged in follow-up monitoring provide support and guidance when needed.
- ▶ Local village leaders can help YAKKUM help others. If only one disabled person resides in a village, he or she is most likely to be insular and isolated. But the support offered by the village leaders helps foster community integration. In addition, the village leader's support helps encourage a PwD to consider and succeed in developing a business. In some cases, a community leader can also support by providing land or a location for a business.
- ▶ Monetary incentives promote better quality control. Open market standards must be applied to products if goods are to be sold to the public or exported. Given that some producers have to travel great distances to deliver their goods, they can incur significant transportation costs. Linking such expenses to quality assurance has proven effective.
- ▶ Field workers can be limited in their assessment abilities. Psychologists are better skilled than field workers in detecting an individual's potential and providing counselling. Most workers benefit greatly from assertiveness and other 'soft' skills training before they return to their communities.

Replication of the YAKKUM Model

This case study presents a rehabilitation centre that targets PwDs in rural areas and provides corrective medical services, vocational training and financial support for business development. Such an initiative requires a reliable and on-going source of funding, a strong multidisciplinary team and robust linkages with markets. The sustainability of such a programme would also require sound business practices, design and quality assurance.

In the Indian context, one comes across many vocational training centres for the disabled providing job training that impart redundant skills, emphasising the need to revisit their services. The practice of having follow-up mechanisms and feedback loops that detect problems and help current and former trainees sustain independent livelihoods, therefore makes the initiative valuable and exemplary.

Some of the big blocks of building such holistic centres are:

- ▶▶ Hiring a talented team of field workers who are not averse to working in remote interiors of rural India. Workers need to demonstrate strong empathy, interest in working with PwDs and sensitivity to their needs.
- ▶▶ Field workers also need to be given regular trainings for their development and capacity building allowing them to grow on the jobs and take on additional responsibility and ownership for the programme services.
- ▶▶ Pursuing the possibility of part-time volunteer work for psychological services, especially when funding is limited. Skills training should include assertiveness training and other social skills development.
- ▶▶ Demanding quality control and devising an incentive mechanism to encourage a high level of craftsmanship, thereby ensuring handicraft producers a reliable source of income.
- ▶▶ Providing family members and village leaders with accommodation and financial support for transportation so that they can visit the Rehabilitation Centre, particularly if families appear reluctant to let a family member with disabilities participate in training activities away from home.
- ▶▶ Developing a vocational training curriculum that focuses on marketable skills and teaches the importance of learning about market opportunities. As YAKKUM demonstrated, it is critical to link with other organisations or institutions to share training costs. When seeking donors, it makes sense to cast a wide net.

For more details on the organisation, please visit <http://w3.yakkum-rehabilitation.org/?lang=2>

XX. Goodwill Industries - AgrAbility Project, United States of America

Background

The founder of Goodwill Industries, Dr. Edgar J. Helms, had a dream to create equal opportunities for all people by eliminating barriers to employment and helping people in need reach their fullest potential through the power of work. Goodwill was founded in 1902 in Boston by Rev. Edgar J. Helms, a Methodist minister, early social innovator and entrepreneur, who collected used household goods and clothing from the wealthier areas of the city, then hired and trained those who were poor to mend and repair the used goods. The goods were then resold or were given to the people who repaired them. The system worked, and the Goodwill philosophy of 'a hand up, not a hand out' was born. Helms' vision set an early course for what today has become a \$3.7 billion social enterprise. Helms described Goodwill Industries as an 'industrial program as well as a social service enterprise-a provider of employment, training and rehabilitation for people of limited employability, and a source of temporary assistance for individuals whose resources were depleted.'

Functioning

Goodwill Industries International, Inc. was incorporated in 1920 to improve the quality of life of people with disabilities and other disadvantages such as welfare dependency, illiteracy or lack of work experience. Each local Goodwill Industries is a separate 501(c)(3) corporation. The Goodwill network is composed of Goodwill Industries International (GII) and 180 Goodwill affiliates in the United States, Canada and 14 other countries worldwide. All Goodwills are local, independent, community-based, non-profit corporations that provide career services, job training, placement and employment for people with disabilities and other disadvantages. Through a member agreement with the local agencies, GII represents the membership before the federal government and national and international organisations. GII provides member Goodwills with various services, including consulting for workforce development, retail, and commercial operations, financial and management information, education and training, public relations, and legislative information. Dr. Helms' vision has sparked a movement that has led to a \$2.4 billion dollar non-profit enterprise and the world's largest private-sector employer of people with disabilities and challenges to employment. Goodwill Industries International enhances the dignity and quality of life of individuals, families and communities by eliminating barriers to opportunity and helping people in need reach their fullest potential through the power of work.

Services

To pay for its programmes, Goodwill sells donated clothes and other household items in more than twenty four hundred retail stores and online at shopgoodwill.com. Goodwill agencies are innovative and sustainable social enterprises that fund job training, employment placement services and other community programmes by selling donated clothes and household items at Goodwill retail stores and online. Goodwill Industries collectively reported \$3.7 billion in revenues in 2009. Eighty four percent of collective revenues raised go directly toward supporting and growing critical community-based programmes and services. Last year, more than 67 million people donated to Goodwill in the United States and Canada.

Today, Goodwill brings its reputable model of self-sustainability, backed by a 100+ year-old history of success, to markets that can support it by working closely with a wide range of local stakeholders. This model builds social enterprises that provide skills training and job placement activities leading to the employment and sustainability for people with barriers to employment. Over the years, countless Goodwill leaders have travelled the world spreading the vision of helping people in need to reach their fullest potential through the power of work. As a result, there are currently 165 Goodwill organisations in the United States and Canada with 14 Goodwill affiliated organisations in other countries around the world. Supported by Rotary International and Workability International, Goodwill industries has a global presence in 13 countries namely – Costa Rica, Israel, Italy, Mexico, Panama, Philippines, South Africa, South Korea, Taiwan, Thailand, Trinidad and Tobago, Uruguay and Venezuela.

The AgrAbility Project

AgrAbility is a specific project by Goodwill Industries for PwDs in rural areas working in farms or ranches. AgrAbility offers technical assistance and education to help identify ways to accommodate disabilities, eliminate barriers and create a favourable climate among service providers for rural people with various disabilities such as amputations, arthritis, blindness, cerebral palsy, deafness, developmental disabilities, stroke or spinal cord injury.

The national projects are a coalition of partnerships between land grant university extension services and at least one disability organisation at the national level, whereas the state projects are partnerships between land grant university extension services and various non-profit disability organisations. United States Department of Agriculture (USDA) – cooperative state research, education and extension service provides federal funding, administrative oversight and overall guidance for the AgrAbility programme.

It has a threefold mission:

1. Provision of direct assistance to agricultural families related to assistive technology, worksite modifications, and independent living
2. Provision of resource material on farming and ranching with disability
3. Provision of training opportunities for consumers as well as professionals such as extension educators and rehabilitation professionals

The AgrAbility programme has offered awareness and training on accommodation and information needs of farmers with disabilities for agricultural, rehabilitation and health professionals. Since 1991, more than 200,000 people have received such training. The programme has also encouraged farmstead modifications and improvement in community accessibility. It has become rural America's most valuable and cost effective resource, having provided over 7,200 farm assessments involving over 10,000 farmers and ranchers with disabilities since it was established in 1991.

In its second decade, the AgrAbility programme continues to promote success in agriculture for PwDs and their families through strong partnerships, new technologies and a shared commitment to personal, high quality service. AgrAbility, thus, is about breaking down barriers and breaking new ground. It is a practical expression of technology, tenacity and the willingness to try out new innovations. It is about supporting and promoting the growth and independence of people with barriers with its no-limit thinking and can-do spirit. Ultimately it is about hope!

Replication

As India is an agrarian country, a good number of people in rural areas are involved in activities related to farming or agricultural labour. Since a majority of the PwDs in India live in rural areas, the majority are from families that belong to such occupations. The lack of expertise in accommodating PwDs deprives these hardworking, talented individuals from contributing their bit to productive lives in agriculture once they become disabled. Perhaps the greatest challenge is the negative attitudes the society holds about their ability to work in such a physically demanding, high-risk profession. With the best practice model intervention as well as individual case studies demonstrated by AgrAbility it has come to the forefront that it is possible to change the negative attitudes and given the opportunity and appropriate inputs, PwDs are able to succeed in continuing work in the agricultural sector and can be a part of the rich fabric of rural community life

SHG Linkages with Business Enterprises

XXI. Convenience Stores and People with Disabilities, Hong Kong SAR

The Challenge

The **Rehabilitation Alliance Hong Kong (RAHK)** wanted to set up a business venture, which would be operated by PwDs. The group was cognizant of the challenges facing the Hong Kong society vis a vis inclusion and integration of PwDs. Nevertheless, this challenge did not daunt the RAHK, which was driven to set up a demonstrative project, which could showcase to the business community, that the PwDs were capable of succeeding in self driven business ventures. In addition, the objective was to inspire and motivate other PwDs to realise that participation in society and economic empowerment were achievable through grit, determination and hard work.

Meeting the Challenge

In the mid 1990's, Hong Kong was experiencing a rapid decline in its manufacturing output; there was rising unemployment and an influx of service industries, particularly in the food and hospitality sector. At this point, RAHK carried out a market survey, which revealed an opportunity for the disabled community to work in the service industry especially convenience stores.

In 1995, RAHK collaborated with the Hong Kong 7-11 Convenience Store Company and bought franchise rights for two stores. It then hired 22 employees, 17 of who were PwD's. Ever since, there has been no looking back with both business and workers flourishing and RAHK scaling new heights.

Background

The RAHK is a Self Help Group (SHG) of about 1,800 members, 75 percent of whom are people with chronic illnesses and physical, visual, hearing, intellectual and psychiatric disabilities; the others are family members and supporters. The alliance was organised about a decade ago to promote full participation and equal opportunities for PwDs. Disabled people comprise the majority of the RAHK Executive Board members.

The RAHK also facilitates the exchange of ideas, knowledge and experiences among rehabilitation experts through seminars, forums and conferences. As an advocacy group, the RAHK lobbies for the rights and needs of PwDs and seeks changes in rehabilitation and related policies. It supports self-help and advocacy groups and collaborates

with other organisations to promote rights and opportunities for PwDs. It conducts public education on equal rights of disabled people and also provides hot line services, training courses and recreation programmes.

The 7-11- RAHK Collaboration

Joseph Kwok, Vice chair of the Rehabilitation International Regional Committee for Asia and the Pacific and RAHK Executive Committee Member states, 'We do think that disabled people can fit many jobs but just lack opportunities from society. We chose a retail business because it has many tasks that fit people with different types of disabilities.'

The 7-11 Convenience business is based on an established 'formula' system for stocking, pricing, accounting and the general operation of its stores. Given that most RAHK officials knew little about business, especially retail operations, the 'formula strategy' made 7-11 a prime candidate. The RAHK core group was instrumental in helping organise the premises of hospital and the University, which leased out its space for setting up the franchise stores. This was a win-win situation as the 7-11 group was looking to scale its work to these setups i.e. University and Hospitals. Once, the collaboration was established the RAHK officials trained for two months with 7-11 to understand how the complete business works.

The big building blocks for establishing the collaboration were:

Finding Locations: With the agreement to rent retail space already executed between the RAHK and the university and a regional hospital, the 7-11 officials coordinated the final transaction. Both landlords agreed to reduce the rent for the term of a three-year contract. At the end of that period, the contract would be available for bidding in the open market. The RAHK and 7-11 succeeded in renewing the contracts on the two premises by agreeing to pay market-value rent.

Start-up Capital: For the franchise fee, renovations, inventory and all other start-up costs, the RAHK raised HK\$0.5 million (US\$71,429), as a type of loan, from private individuals who have supported the alliance's work in the past.

Hiring Staff: While the 7-11 formula includes specific requirements for hiring and training staff, the RAHK insisted on flexibility to fit its hiring needs. The RAHK recruits employees through NGO career centres, the Government's Labour Department and newspaper advertisements and hires people with all types of disabilities. Given that the first 7-11 convenience store was set up with the stated objective of primarily hiring PwDs, the RAHK provided intensive training to its disabled staff.

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Convenience Stores Operations

Way Out of a Demoralising Factory Job

Ho, 47, has worked as a full-time staff of the RAHK 7-11 for eight years. His boss describes his performance as a cashier ‘excellent’. Ho, (not his real name) finds his current work more rewarding than his years of work in different Hong Kong factories. ‘It was unbearable,’ he says of his previous employment. ‘The other workers looked down on me. They told me I would never be much of anything in life except a factory worker.’ He found the 7-11 position through open recruitment. ‘I enjoy life more now,’ he says. ‘Not only does my present job give me respect, security and job satisfaction, but it also lets me live independently.’ Going to work is fun, he adds. ‘I really enjoy it very much, even if it is hard work’. Customers joke with him but take him seriously. ‘I feel people respect me,’ says Ho. In addition, the pay is better than in his previous employment. He has taken on a team leader’s role and assists in training new staff members.

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Employees work for eight hours per day on an average and receive the same salary as that set by 7-11 for its entire store workers. Annual leave varies according to position. Employees receive bonuses when profits exceed a certain level, and their benefits follow the Employment Ordinance and other relevant regulations, such as the Mandatory Provident Fund Scheme. The number of staff members at the two locations exceeds the number typically employed in 7-11s, with tasks broken down amongst the extra staff. In addition, a job coach – an RAHK staff person experienced in working with disabled people – supervises the workers, provides counselling when needed and responds to customer complaints.

Accounting: The 7-11 Convenience Store Company takes responsibility for all the accounting work and procedures in its stores. The RAHK franchises follow the same procedure.

Security: The hospital location is open 24 hours everyday while the university site opens at 7 a.m. and closes at 11 p.m. Security is a major concern for night shift workers. A closed-circuit television now monitors the 24-hour store. In case of emergency, staff members call the police.

Accomplishments

- ▶▶ The RAHK believes that it has succeeded in convincing other PwDs that integration with society and economic independence are an achievable combination.
- ▶▶ The 7-11 Convenience Store Company has recognised the two 'best performance' stores among the many hundreds of its franchises in Hong Kong. Within the first three years of operation, profits were sufficient to repay the initial HK\$0.5 million 'loaned' by private supporters. At the request of the donors, however, the money was allocated to other RAHK activities.
- ▶▶ The total number of staff with disabilities, ranging from chronic mental illness to intellectual and physical impairments, has always been higher than the number of non-disabled staff. Seventeen members of the current staff are PwDs and five (30 %) are non-disabled people. Nine of the disabled workers are employed full time and eight part-time. Some employees have worked at the convenience store since 1995.
- ▶▶ The staff salaries range from HK\$5,000 to \$11,000 (US\$640 to \$1,410) per month for full-time staff and HK\$21.5 to \$32.5 per hour (US\$2.75 to \$4.17) for part-time staff.

Lessons Learnt

- ▶▶ RAHK experience reveals that **disability-focused organisations pursuing business ventures need to work/employ people who understand business.**
- ▶▶ **A balance between making profits and creating job opportunities for the disabled is essential.** The 7-11 Company had set policies on the number of staff per store, wages, profits and so forth. The RAHK entered many rounds of intense consultations over these issues. While, the 7-11 Company wanted fewer staff, the RAHK maintained that extra employees were required because of the need to share tasks amongst people with disabilities. RAHK insisted and ensured that providing disabled people with job opportunities was as important as earning a profit.
- ▶▶ **The support of influential people and organisations is critical.** The RAHK's business undertaking would not have been possible without the support of the alliance's extensive network. Generous donor support and good locations were vital to setting up the two stores. Years of networking and good community relationships paid off for the RAHK.

- » **University and hospital administrators can be socially responsive.** Institutions such as universities and hospitals tend to support enterprises that aim to expand the opportunities for marginalized communities. In fact, such institutions are often willing to offer below-market rents and are therefore good choices for setting up a business staffed by PwDs. In addition, high level of footfall in these locations guarantees business success.
- » **The division of labour among the staff is a challenge.** Given that workers have different disabilities, their strengths vary. Therefore, jobs need to be assigned in accordance with a thorough assessment of employees' abilities, interests and skills. In addition, it makes sense to foster teamwork by employing people who have participated in an on-the-job training programme and, as a result, are familiar with the store and its tasks.

Replication of the RAHK Model

Starting up a business or even acquiring a well-known franchise operation is not a mean task, though not impossible, if appropriate attitudes are matched with required inputs of great location and sufficient capital. Self-help groups creating mainstream businesses to offer employment to people with a range of disabilities and empowering them to live more independently are really good practices that need to be replicated in urban India.

Public private partnership and/or Corporate Social Responsibility in modern India could explore such projects to create sustainable models. Another important aspect is change in the attitude of service providers to understand and realise that providing disabled people with job opportunities is not charity but on the contrary makes good business sense.

Additional ideas for replicating the RAHK model include:

- ▶▶ Seek out hospitals, universities and other similar locations with steady footfall and where administrators are more likely to place a premium on social responsibility over profit. At the least, such institutions are likely to offer lower-priced terms, if only for an initial period.
- ▶▶ Negotiate for a reduced franchise fee and use social responsibility arguments as leverage. The franchise fee usually depends on the area where a business is located. For example, a higher franchising fee is expected in areas where the prospective market is expected to be strong.
- ▶▶ Spend several weeks training each employee in the tasks in which he or she has demonstrated a higher level of competence.
- ▶▶ Understand the employment and labour laws and pay market wages and benefits to the employees.
- ▶▶ Anticipate shoplifting and other security issues by delivering appropriate training to employees and installing monitoring systems.
- ▶▶ Obtain the proper expertise in 'how to manage a business'.

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The Man who Started it all!

Teerawat Sripathomsawat travels in a wheelchair with a hired assistant. He voluntarily leads the Nakhon Pathom Disabled Association. His disabilities resulted from a rugby match injury when he was in college. Unable to finish his undergraduate degree in sports training, he resorted to selling T-shirts at the rugby stadium where he once played. ‘Once I brought home the money and my parents saw that I was all right, they gave me support. But it was a bittersweet experience being back to the field,’ recalls Mr. Sripathomsawat. ‘There were people who bought my shirts out of pity. I did not like that, but I had to swallow it. The most important thing was that I earned money.’ Mr. Sripathomsawat eventually returned to school and earned a law degree.

When he found the work physically taxing, he began designing and selling sport shirts. The business grew, and he opened several shops. Now 43, Mr. Sripathomsawat operates a mini-mart. He supports his mother and a nephew as well.

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XXII. Collective Bargaining and Advocacy by SHGs to influence Disability Policy, Thailand

The Challenge

Sub Tongdonpum was 30 years old and a wage labourer when a coconut tree fell on him during a storm. It left him paralysed from the chest down. With only a seventh grade education, Mr. Tongdonpum found few employment options upon his discharge from the hospital. He sold balloons and miscellaneous items that he picked up from the street. His meagre income put a strain on his marriage. Eventually, his wife left him, taking their son with her. In a culture where usually family is the only social safety net, Mr. Tongdonpum felt alone. And yet, he recognised that many people in Thailand had suffered injuries in adulthood or had been living with disabilities since their youth and had no family support to lean on.

Mr. Tongdonpum was then informed of a quadraplegic man in his province who wanted to form a group of PwDs who could help each other. Unable to feed or bathe himself, Mr. Tongdonpum wondered how he could do anything for someone else.

Meeting the Challenge

‘We can work together,’ said Teerawat Sripathomsawat, the man with the self-help idea (see box). His positive outlook and determination overwhelmed Mr. Tongdonpum when the two men met. ‘I realized I have two working arms, a brain and a brave heart,’

Mr. Tongdonpum said. He also agreed that together, 'We could bring change.' In 1996, they found ten more PwDs in their native Nakhon Pathom province, about 56 kilometres west of Bangkok. The nine men and three women joined forces and formed the **Nakhon Pathom Disabled Club** to seek rights and services. In 2000, they decided that the best way to help disabled people live independently would be to assist them in starting businesses. The Club asked the Government to provide its members with vocational training. Those members then shared their new skills by forming smaller vocational groups to train others and help members' micro enterprises. Thus, they began repeating the group-training system throughout the province. The club has now grown to about 4,000 members and in 2001 became the Nakhon Pathom Disabled Association.

Background

People with disabilities, especially in Thailand's countryside, typically spend their lives either relying on family members for sustenance or living lives of seclusion and neglect. The lack of assistance and access makes travel within Thailand, even short trips, difficult. Moreover, many PwDs are neither aware of Government entitlements nor knowledgeable about how to gain access to services. The 1991 Rehabilitation Act of Disabled Persons, for example, provides for living allowances, a supply of assistive devices, education and loans but many PwDs are unaware of these benefits.

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‘One person alone can hardly fight for rights,’ explains Mr. Sripathomsawat. ‘A collective has more potential. Our voices are louder and our needs are recognised. A lone disabled person tends to be treated like a beggar.’

Mr. Sripathomsawat learned of the self-help idea through Thailand's Disabled Persons Association, a national group. After he identified 11 other PwDs in his province who believed in the self-help approach, the group launched a home-visit plan to convince others of the merits of self-help. Thus, the Nakhon Pathom Disabled Association was born. ‘Independent living is a dream for many disabled people,’ says Mr. Sripathomsawat. ‘As a group we can learn from each other and exchange our experiences on how we deal with our basic needs and how we survive.’

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At its outset, the Nakhon Pathom Disabled Club set out to make disabled people in the countryside aware of available services, their rights and how to seek assistance. The Club developed a home-visit programme that offered information and consultation to encourage people to take charge of their lives. However, the process took time, and the Club exhausted the funding provided by a provincial charity. The Club then changed its strategy and asked the local government's social welfare and health care staff to set up a mobile service that would work with PwDs where they lived. Club members participated in the mobile service visits as peer counsellors.

Next, the Club members decided that the best way to seek further financial assistance was by surveying their province to assess the needs of PwDs. When they proposed a census project, the good reputation that the Club had established through the home-visit project helped it secure financial support from the Government. Members put up banners and sent out vehicles with loudspeakers to every district asking PwDs to register with the Social Welfare Department. It took about two years, from 1996 through 1997, to collect more than 2,000 names, but the impressive feat earned the Nakhon Pathom Disabled Club the respect of government agencies as well as invitations from other provinces to assist in setting up self-help organisations.

In time, Club members realised that the only way to secure independence was by earning their own income. They asked the Government to train them in job skills. The first group of ten trainees learned how to laminate picture frames. From this, Mr. Tongdonpum developed a successful laminating business and now on an average earns 10,000 baht a month (US\$225). To spread the trainees' newly acquired knowledge and help others, Mr. Tongdonpum took "charge" of a small group of people from the district. He lived with them and trained them in lamination. He and the small group began repeating the group system throughout the province, hence setting a ripple effect in motion.

Organising at the Grassroots

Self-help vocational groups: Today, the Nakhon Pathom Disabled Association acts as a coordinating centre for its members. The managing committee of ten volunteers is the link between club members and the Government. The committee provides information on services, welfare and rights of PwDs and sends referrals for rehabilitation, training and education.

Small SHGs pursue business opportunities by sharing information or, when orders for products are too large for a member to handle alone, by sharing work contracts. The small groups are organised either by geographic location

(such as members from the same district), or by type of product, such as needlework (crochet and cross-stitch items), clay work (miniature decorative items), herbal shampoos and detergent and even astrology (predictions). A group may have as few as two members or as many as 20; typically one person leads the group. Group leaders purchase materials to assist members who are not able to do so themselves. Buying in bulk also reduces costs. Groups sell their products at provincial fairs, where those able to travel with ease operate stalls. The groups also sell handicrafts on consignment at museums and restaurants. From their earnings, members contribute two percent to the district groups' activities fund. Some trainees do not stay with a group once they have learned a skill and instead strike out on their own. For those unable to work alone for mobility or other reasons or for those without market access, the groups offer a way for people to help other people. Members earn from 1,500 baht to 15,000 baht (US\$35 to \$350) per month.

Training: The association has no budget for formal training courses, but it does arrange for training from the Government. When government training is not available, the association falls back on its own approach to training, in which interested persons learn a skill from volunteers. In fact, group leaders often serve as trainers, stressing that group members are expected to share their knowledge with newcomers. The association also encourages PwDs to set up their own groups in their local area or among people with similar interests.

Learning Centres: The small vocational groups meet at a district-level learning centre, which is where social rehabilitation and job training takes place. Three learning centres currently operate. Mr. Tongdonpum serves as leader for the Kamphaeng Saen Centre; the district lets him use an old health care office as a work centre and for group meetings.

Market Analysis: Government agencies provide vocational rehabilitation or training for PwDs. Many SHG members have undergone the training, but few can apply the skills they acquired to earning a livelihood. The training does not provide any understanding of market dynamics or teach trainees how to run a business enterprise. The government courses are generic courses designed for all PwDs and are often out dated.

As a training instructor for a course in laminating picture frames, Mr. Tongdonpum emphasises the need for market analysis. Laminating frames makes sense in his city, he explains, because the largely middle-class population can afford to buy decorative items in addition to necessities. Mr. Tongdonpum once surveyed the market potential of a remote province and found no prospects for the sale of picture frames. 'I hardly saw picture frames hanging on

walls,' he explains. 'So the same training in that area won't bring a trainee employment.' With respect to the frame lamination business, Mr. Tongdonpum tells trainees to look for volume markets in Government agencies, schools or temples, all of which award achievement certificates and diplomas and provide a ready market for lamination. He also takes orders from photography shops even though the steady work means lower prices.

The Kamphaeng Saen Centre, now led by 45-year-old Jitr Muengnok, follows Mr. Tongdonpum's guidance. Mr. Muengnok travels to houses, village groups, school graduations and functions where people take pictures that they would want to frame. He looks for opportunities to solicit orders for his group.

Accessing Government Loans: In 1996, the Government began distributing loans nationwide from the newly created Rehabilitation Fund. Each disabled person was entitled to apply for a 20,000 baht (US\$460) interest-free loan, repayable within five years. Social welfare staff organised workshops in various provinces, including Nakhon Pathom, to publicise the availability of the loans. Applicants required a business proposal and a co-signer, and applicants were to submit all the documents themselves. The approval procedure required a time-consuming case-by-case home visit by a social worker. When Nakhon Pathom Disabled Association members realised that the loan application process seemed unduly difficult, they grew concerned that many people would miss out on the funding opportunity. Accordingly, Mr. Tongdonpum's district group decided to pool their resources and work together to complete the applications and submit them en masse, thus encouraging the loan officers to work more efficiently.

Mr. Tongdonpum determined what information was needed for the business proposals. Later, when the approval officers made case-study visits, Mr. Tongdonpum scheduled appointments with each group member and the approval officers and arranged transport from one house to the next. The officers finished several cases in one day, a vast improvement over the one case per day they usually achieved. Because Mr. Tongdonpum's group members showed that they supported one another and worked as a unit, the approval officers permitted the applicants to co-sign each other's proposals. Of the 90 applicants from Nakhon Pathom who received a loan, 20 were members of Mr. Tongdonpum's group.

Mr. Tongdonpum used his loan first for a chicken-raising enterprise and second for a fish-farming enterprise; both efforts failed. He next attempted to grow coconut trees and failed in that venture too. He later realised that he lacked the necessary knowledge. 'You need to find a job that suits you and that you can do on your own,' he advises. For instance, Mr. Tongdonpum can perform nearly all the tasks in his lamination business. Therefore, he

returned to that business, which enabled him to pay back his loan. Fortunately, his good repayment record helped him obtain a second loan to expand his laminating business. Mr. Tongdonpum has other jobs as well. He collects utility and funeral service payments from people in the community; he rents sound systems and lighting gear, and he manages a band of musicians with disabilities. All together, he earns up to 30,000 baht (US\$775) a month.

Accomplishments

The Nakhon Pathom Disabled Association has become a model for self-help organisations. It has not only helped raise awareness among the province's PwDs regarding their rights and work, but its achievements have inspired disability organisations and groups in other Thai provinces to follow the association's strategies, including a focus on job creation. While the vocational group model is only a small part of the association's total programme, it is significant and growing and can point to a wide range of accomplishments, including the following.

- ▶▶ The association registered more than 4,000 PwDs in Nakhon Pathom province.
- ▶▶ It set up three learning centres for PwDs at the district level (though one is no longer active due to the lack of a leader) and is starting one at the sub district level.
- ▶▶ It organised work groups that produce handicrafts, white clay sculptured items and picture frames and one work group that provides astrology services. Several smaller groups are composed of only one or two individuals. Monthly earnings range from 1,500 baht (US\$35) for white clay products to 10,000 baht (US\$230) for frames to 15,000 baht (US\$350) for astrological predictions.
- ▶▶ During 2001, the association trained 21 PwDs in crochet, white clay and picture framing skills, and 11 others with severe disabilities in their chosen skills.

Lessons Learnt

The Nakhon Pathom Disabled Association operates with volunteers. Starting with ten members and growing to its current size of 4,000, the association has proven that power in unity is the key to reaching its goals. Other lessons learned in its development as a model of self-help include:

- ▶▶ Every organised group yields benefits and problems. Controversy and competition arise in organised groups, and the Nakhon Pathom Disabled Association is no different. Leaders have to learn to mediate incidents with problem-solving and conflict resolution techniques.

- » Good leaders need to develop second line leadership and move on. Once, a group is organised and productive, the group leader/trainer needs to cultivate a successor within the group and then move on to develop a new group. In this way, the association optimises the talents of its most skilled members and at the same time encourages capable and new leaders to emerge.
- » The market determines the type of job training. If the skills to be taught have no market demand, training is a wasteful undertaking and demoralises participants. Even when requesting Government services, trainees should be assertive in asking for what is best for them in terms of market opportunities.
- » Each member must become financially secure before helping others. To be a volunteer, member should be financially secure so that they have the time to work with others and are not distracted by their own financial problems.
- » Group leaders must help with marketing and job development. They need to be encouraged, motivated and supported in their efforts to work to start a business. They need help with marketing and in sustaining the momentum required to succeed in income-generating activities. Group leaders, as work models, serve this role.
- » A facility that serves as a base for a group helps build cohesion. It is important to work with local officials to identify and gain access to unused office space as a possible training and social centre. To this end, groups need to build links with NGOs and self-sustaining businesses and not merely rely on government support.

Looking Forward

- » 'I want PwDs to get together, create activities and learn from each other,' says Mr. Sripathomsawat, chair of the association. 'My dream is to see them partner in businesses, services or industries that are not necessarily related to disability.'
- » In 2003 and as part of the Government's independent living pilot project, the association plans to train severely disabled people in peer counselling. In the following year, it will provide information on health care, assistive devices, physical rehabilitation, peer counselling, rights protection and skills training. The association wants to create more work groups and see the development of centres in every district and sub district.

- ▶▶ For the work groups, the association plans to merchandise herbal shampoos and detergent. It has tested the market and sees potential for the products. Mr. Tongdonpum will invite shareholders to contribute 500 baht each to help launch the products. He has applied for proper certification and registration of the products.
- ▶▶ 'To train people with severe disabilities is the ultimate goal. They have been neglected,' adds Mr. Sripathomsawat. 'I wish we could do more. So far we have done so little. The problem is that we are all volunteers. We want to devote our time, but we have to earn our living.'

Replication of the Nakhon Pathom Disabled Association Model

- » The majority of the PwDs in India are not very different from PwDs in Thailand. They also typically spend their lives either relying on family members for sustenance or living lives of seclusion and neglect. The lack of assistance and access makes travel within the country, even in the near vicinity, difficult. Like PwDs in Thailand, many PwDs in India are neither aware of Government entitlements nor knowledgeable of how to gain access to services. The grass root level situation in India is also no different. Under such circumstances, a self-help peer group of PwDs that develops work opportunities and links to Government services is definitely a desirable model.
- » A self-help organisation is based on the power, spirit and abilities of PwDs. It is essential to find those people and encourage them to work together to develop business ideas, obtain resources and, at the least, learn about available Government and NGO services that may be helpful to them.
- » With regard to vocational groups, activities need to reflect a group's interests, abilities and market constraints/opportunities. The group must demonstrate creativity in identifying resources. Money is just one type of resource; others include volunteers, experts in various areas of job training and market analysis and unused office space for training centres. The main idea in forming a vocational group is to develop members who will establish new groups. As long as the process of group formation and spin-off continues, more and more people will benefit.

Funding Mechanisms For Self-Employment

XXIII. Handicap International – Good Practices For Economic Inclusion of People with Disabilities in Developing Countries

Background

Through its experiences of working with PwDs around the world, Handicap International realised the importance of research in livelihoods for PwDs and the support for their economic development.

In 2006, they brought out a report on the best practices for the economic inclusion of PwDs from developing countries. The report is based on a global survey, interviews with DPOs/NGOs working with PwDs as well as with micro finance providers, a literature review and field studies from developing countries namely- Afghanistan, Bangladesh, Ethiopia, India, Kenya, Nicaragua and Uganda. One of the main objectives was to identify strategies that help reduce poverty among PwDs through access to micro credit for self-employment. With more than 82 percent of PwDs living below poverty line, the ability to earn a stable income is a priority for PwDs.

A major finding of the study was that PwDs are highly under represented among clients of microfinance institutions at about 0-0.5 percent. It was found that there are two major barriers for this:

1. Internal barriers – lack of business skills, lack of formal education or lack of self-confidence.
2. External barriers – inadequate financial products design or attitudinal barriers such as stigmas and prejudices.

In response, two main approaches were used:

1. Inclusion of PwDs in mainstream microfinance institutions.
2. Provisions of financial services by organisations of /for PwDs

For inclusion of PwDs in mainstream microfinance institutions, a lot of work was done such as raising awareness among microfinance staff, establishing partnerships for cooperation, adapting methodologies or even simple things like helping PwDs submit their loan applications.

With regard to the provisions of financial services for PwDs, it is interesting to note that some of the microfinance institutions mentioned that PwDs were among their best clients. In Senegal and Central Africa, Handicap International has reached over 200 PwDs after establishing successful partnerships with microfinance institutions. This seems to be the most successful strategy in terms of sustainability, cost efficiency and effectiveness.

Inclusion in microfinance institutions seems a long-term goal for some organisations and they claimed that it would not respond to the current pressing need for loans. Some felt that PwDs could not afford to meet the requirements and fees of mainstream finance institutions. Therefore, some of them tried to provide the financial services themselves. Some of them failed due to lack of expertise but some of them have been very successful in terms of their breadth and depth of outreach, by providing services to a large number of PwDs and reaching some of the poorest among them. For example, in Nicaragua, Asociacion Civil de Discapacitados de la Resistencia Nicaragüense (ADRN) has reached more than 700 PwDs in various provinces while International Committee of the Red Cross (ICRC) has reached over 4600 in Afghanistan.

However, it is important to note that this approach requires strong capacity building of PwDs and their organisations to enable them to manage complex financial programmes as well as long-term donor commitment, since low or non-existent interest fees do not cover operational and financial costs.

Information exchange between the disability sector and the microfinance sector demonstrated that exchanging information leads to better understanding of each other's methodologies, expectations and constraints.

Changing practices to create a more inclusive society is possible by understanding and trusting each other. The actors become open to working towards facilitating access to truly inclusive, affordable and sustainable financial services. This may include changes in attitudes, physical accessibility of methodologies that do not challenge sustainability.

Replication of the Handicap International Model

The IKP model provides some examples of how rural PwDs get livelihood options through micro finance – individual and SHGs – with the appropriate help from the government. The learning from this model needs to be shared and emulated by other States in India.

The case studies from MHFDC as well as from CGHFDC also show the role and scope of micro finance in providing livelihood options to PwDs in India. Though no formal study is available regarding PwDs and micro finance in India, based on the observations, it can be safely said that the Indian scenario is not much different in the fact that PwDs are highly under-represented as clients of microfinance institutions due to lack of business skills, lack of formal education or lack of self-confidence etc. on part of PwDs and inadequate financial product design or attitudinal barriers such as stigmas and prejudices on part of the providers.

As mentioned in the study, information exchange between the disability sector and the microfinance sector needs to happen on a large scale so as to lead to a better understanding of each other's methodologies, expectations and constraints and then bring about desirable changes.

Also as concluded by Handicap International, the twin track approach developed by DFID needs to be incorporated wherein one needs -

- ▶▶ To work towards facilitating the inclusion of PwDs in mainstream finance institutions which is the most sustainable and cost effective solution and also promotes an inclusive society, and
- ▶▶ To empower PwDs through specific initiatives such as confidence building or SHGs or revolving funds etc

The lessons learned will benefit not only PwDs but also other vulnerable populations.

XXIV. Bangladesh Protibandhih Kallyan Somity: A Structured and Multi-sector Approach Programme, Bangladesh

Brief Description of the Organisation

Bangladesh Protibandhih Kallyan Somity (BPKS) was established in 1985. In 1998 it started the PSID (Persons with Disabilities Self-initiatives to Development) programme, a structured programme whose long-term aim is to set up independent self-help organisations of disabled persons, called DPODs (Disabled Peoples' Organisations for Development) in all districts of Bangladesh. Until 2005, 12 DPODs had been established. Prior to 1998, 10,000 disabled persons had benefited from the assistance of BPKS, although without a structured approach of organizing PwDs. With the introduction of the PSID a new phase started, resulting in independent sustainable organisations, capable of taking initiatives for the benefit of its members.

Description of the Programme

Members of the DPODs develop their own resource base, composed of savings and management of development funds (presently the savings are about US\$50,000), utilising these resources for their income generating activities and DPODs development. A twofold developmental approach focuses on PwDs and their growth as well as the general community, thus assuring both internal and external strength. As PwDs become more self-confident and attain the requisite skills, they gradually attain access and equal rights in the community, which substantially changes the perception and acceptance of people around them. Behavioural changes within communities result in greater opportunities for education, employment and leisure activities.

Lessons Learnt

- » Self-organisation of disabled persons is fundamental for their empowerment.
- » It is important to structure a programme well and plan for the future.
- » A comprehensive approach towards socio-economic inclusion of PwDs has a higher and longer-term impact.
- » Emphasis on advocacy and lobbying and active networking to assure members access to the services of mainstream institutions is effective.
- » Mobilisation of savings as a primary resource for funding of activities makes PwDs responsible for their own development. Access to external funds ensures larger loans can be provided.

XXV. Microfinance improving Economic Livelihoods: Association of Physically Disabled in Kenya

Brief Description of the Organisation

Association of Physically Disabled in Kenya (APDK) was founded in 1958. It receives financial and technical support from the Christoffel Blinden Mission (CBM). For a long time, establishment of production workshops had been the main strategy to generate income for its members.

In 1997, however, an individual grants programme was started in its Mombasa branch, and was soon replaced by loans in 1998. Currently, loan programmes are run in Mombasa, Nairobi, Kisi and Embu. The programmes differ somewhat per branch depending on the initiatives taken by the local staff and programme developments at the branch level.

APDK Kisi started working in 2002, first through a disability awareness campaign directed at PwDs, their communities and community leaders. Later a mobile clinic, a referral programme for surgery and assistive devices, and a school placement programme for disabled children were started. After a while questions arose concerning economic opportunities. APDK asked PwDs and parents of children with disabilities to organise themselves in groups, to start a kind of 'merry-go-round' (the local name for ROSCAs) and to register the groups with APDK.

Each member of the group had to pay 50Ksh per year (around US\$0.7) as registration fee, for which they received a passbook in which their savings could be registered. They were requested to save 200Ksh per month, setting apart a small amount of 4Ksh each day to make it easier to save. Towards the end of 2003, there were eight community groups of 15–20 persons, subdivided in small groups of three to five persons. The small groups have weekly or bi-weekly meetings where savings are collected. The large groups meet once a month. Within the large groups, the members elect a committee, with a chairperson, secretary and treasurer. APDK has chosen not to use the members' savings for loans, to avoid losing their capital in case of non-repayments. To issue loans the branch received a capital fund of 360,000 Ksh (around US\$5000) from the organisation. The loan amount a member can apply for is linked to his/her personal savings. He/she can borrow a maximum of three times the amount of his/her savings. Before receiving a loan, the applicant gets training on the management of a loan. The applicant must already have an income generating activity. Also, the other group members are guarantors for the repayment of the loans by its individual members. The repayment period of the loan depends on the loan amount. Interest

at one percent a month is charged on a declining balance method (interest is calculated on the outstanding loan, not on the initial amount). By early 2006, the programme had served 75 clients, and 25 clients had taken a subsequent loan. Until early 2006, its regular staff, the financial administrator, conducted the management and supervision of the loan programme. The overhead costs of the programme cannot be covered out of the interest charges and thus are subsidised.

APDK Embu founded an umbrella organisation, Twaweza, meaning 'we are able', with its own Constitution for the management of its credit programme.

Lessons Learnt

- ▶▶ Many PwDs expected grants instead of loans. It is important to raise awareness on loans and break the 'dependency syndrome' when this exists. APDK had started with individual grants. The recipients of the loans were much more committed to working seriously to developing their businesses as compared with the clients who had received grants.
- ▶▶ The saving component and the organisation of the clients in saving groups created a sense of ownership of the programme among the members.
- ▶▶ Supervision and guidance of the primary groups, especially regarding good governance, required more time than foreseen, but it is a fundamental step.
- ▶▶ The procedures and methods of the saving groups are based on the traditionally known 'merry-go-rounds' (ROSCAs), and thus are easily understood by its members.
- ▶▶ Starting with savings, and linking the maximum loan amounts to the saving deposits of an individual member, makes borrowers commit to the programme. Encouraging savings on a daily basis is also a good strategy.

PART - III

Annexures

Tables

Table 1: Disbursements as against sanctioned amounts by the NHFDC

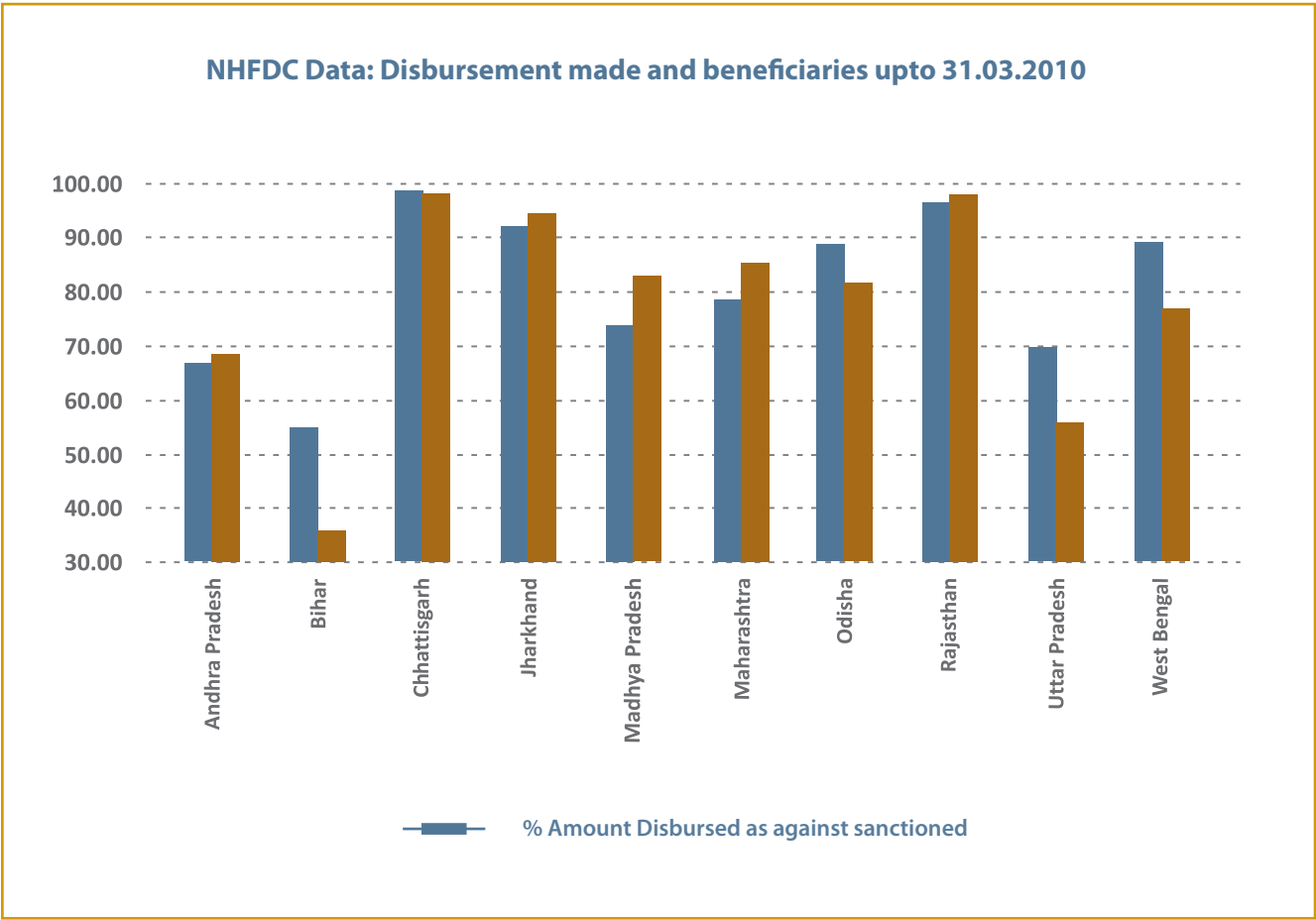


Table 2: Disbursements made by the NHFDC

Projects Sanctioned & Disbursement made upto 31.03.2010							
Sl. No.	State	Amount Sanctioned (₹ in Lakh)	Amount Disbursed (₹ in Lakh)	Number of Beneficiaries (Target)	Number of Beneficiaries (Achievement)	% amount disbursed as against Sanctioned	% Beneficiaries Against target
1	Andhra Pradesh	1413.27	960.88	4589	3216	67.99	70.08
2	Bihar	10.00	5.50	81	29	55.00	35.80
3	Chhattisgarh	751.12	750.57	979	973	99.93	99.39
4	Jharkhand	103.90	96.49	67	67	92.87	95.52
5	Madhya Pradesh	2672.02	1991.64	4160	3486	74.54	83.80
6	Maharashtra	6167.72	4914.92	8520	7351	79.69	86.28
7	Odisha	1077.78	966.87	2617	2158	89.71	82.46
8	Rajasthan	2205.87	2148.95	3891	3849	97.42	98.92
9	Uttar Pradesh	141.13	99.86	327	186	70.01	56.88
10	West Bengal	523.61	471.31	1652	1283	90.01	77.66
Total		26542.87	233427	53128	47465	87.94	89.34

Table 3: Skill Development and Placements

Training Statistics of Trade Apprentices Position as on 30.9.2008	Central Sector	State/Private Sector	Total
No. of Seats located	35025	239716	274741
No. of Seats utilized	31997	165997	197994
% Utilization of seats	91%	69%	72%
Minorities/Weaker Section			
a) Scheduled Caste (SC)	5443 17%	19572 12%	25015 13%
b) Scheduled Tribes (ST)	1676 5%	7814 5%	9490 5%
c) Minorities	1355 4%	9159 6%	10514 5%
d) Physically Handicapped	376 1%	712 0.35%	1088 1%
e) Women	1407 5%	6326 4%	7733 4%

Table 4: State wise Distribution of Seats for Disabled under Trade Apprenticeship

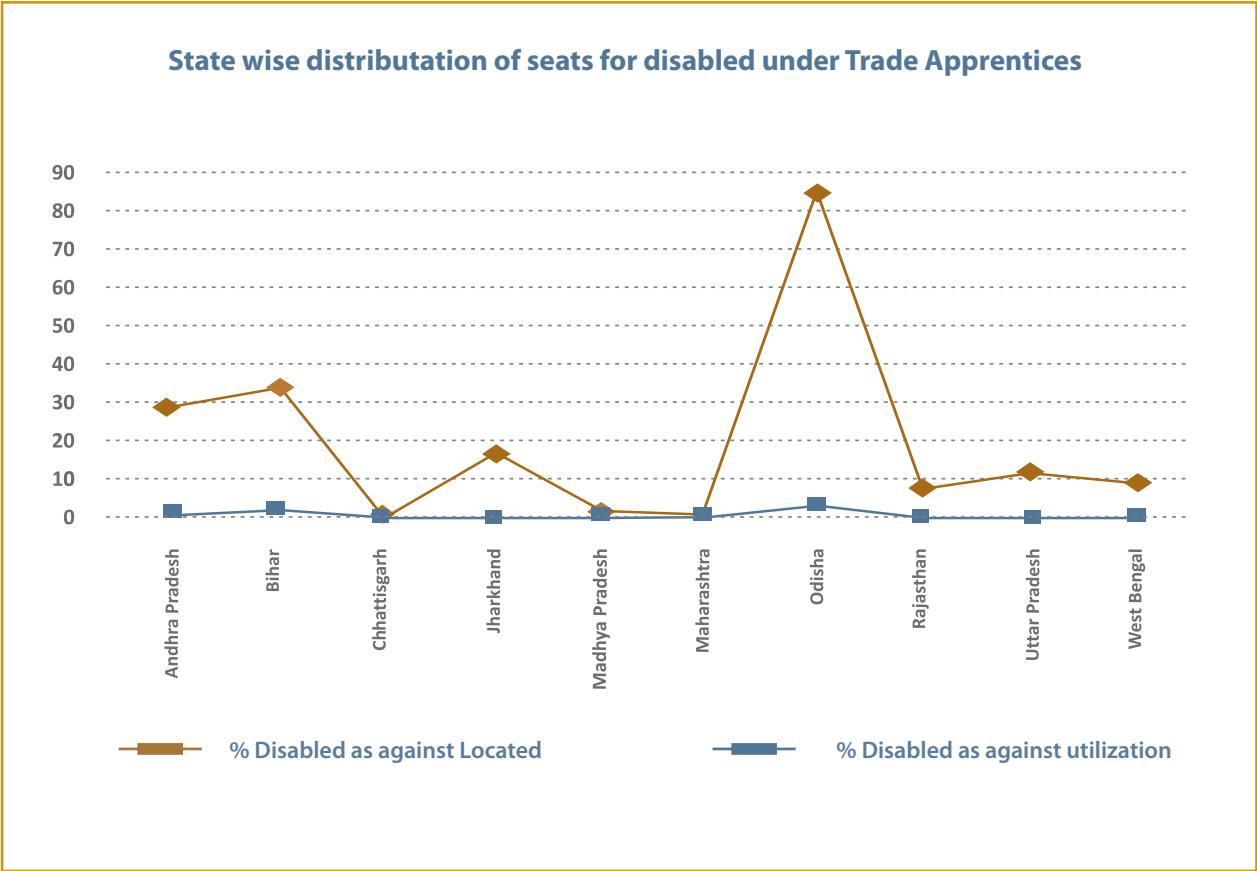


Table 5: State wise Distribution of Seats for Disabled under Trade Apprenticeship

Details of Seats Utilization in respect of Trade apprentices in state sector position as on 30.9.2008										
State/UT	Seats located	Seats Utilized	% Utilization	no of seats utilized out of coloumn 3					% Disabled as against located	% Disabled as against utilized
				S/C	S/T	Minorities	PH	Women		
Andhra Pradesh	17537	13884	79%	2027	744	1121	152	144	28.89	1.09
Bihar	707	373	53%	43	7	40	7	5	33.00	1.88
Chhattisgarh	1203	563	47%	50	65	1	--	7	0	0
Jharkhand	2504	2384	95%	338	310	149	12	114	15.97	0.50
Madhya Pradesh	4150	2465	59%	392	165	290	3	19	2.41	0.12
Maharashtra	55467	35943	65%	4368	1545	1783	26	1217	1.56	0.07
Odisha	4064	3350	82%	501	769	98	101	316	82.84	3.01
Uttar Pradesh	19432	14595	75%	2032	103	191	69	691	11.84	0.47
West Bangal	3524	3352	95%	194	30	52	10	145	9.46	0.30
Total	239716	165997	96%	19572	7814	9159	712	6326	9.90	0.43

Table 6: Distribution of Seats for Disabled under Training Statistics of Graduate, Technician and Technician (Vocational) Apprentices

Sl. No	Training Statistics of Graduate, Technician and Technician (vocational) apprentices position as on 30.9.2008	Graduate	Technical (Vocational)	Technician	Total
1	No. of seats located	26334	42219	28194	96747
2	No. of seats utilized	15218	17483	6392	39093
3	% utilization of seats	58%	41%	23%	40%
4	Minorities/Weaker section				
	a) Scheduled caste (SC)	1125 7%	1965 11%	673 11%	3763 10%
	b) Scheduled tribes (SC)	188 1%	185 1%	83 1%	456 1%
	c) Minorities	1052 7%	1068 6%	443 7%	2563 7%
	d) Physically handicapped	37 0.24%	70 0.40%	170 2.7%	124 0.32%
	e) Women	3457 23%	2358 13%	2138 33%	7953 20%

Table 7: State wise Distribution of Seats for Disabled under Graduate Apprenticeship

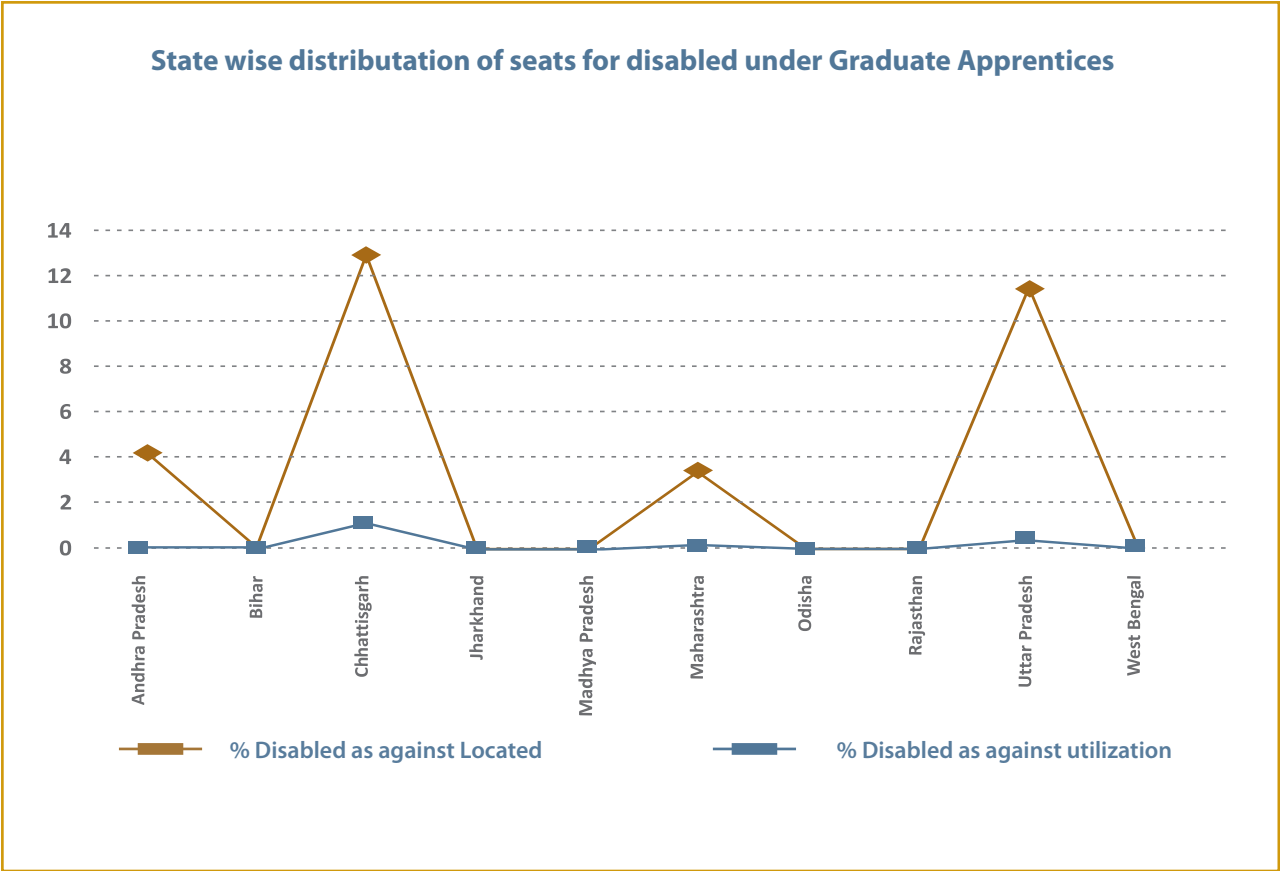


Table 8: State wise Utilization of Seats for Disabled under Graduate Apprentices

Details of Seats Utilization in respect of Graduate Apprentices Position as on 30.9.2008										
State/UT	Seats located	seats utilized	% utilization	No of seats utilized out of coloumn 3					% Disabled as against located	% Disabled as against utilized
				S/C	S/T	Minorities	PH	Women		
Andhra Pradesh	2348	2187	93%	371	77	168	3	652	4.26	0.14
Bihar	16	0	0%	--	--	--	--	--		
Chhattisgarh	260	86	8%	5	17	4	1	5	12.82	1.16
Jharkhand	152	19	13%	3	--	3	--	4		
Madhya Pradesh	727	174	24 %	12	5	5	--	8		
Maharashtra	8094	3507	43 %	107	14	100	8	883	3.29	0.23
Odisha	235	387	160 %	19	--	1	--	129		
Uttar Pradesh & Uttranchal	1748	1562	89 %	116	3	164	6	71	11.44	0.38
West Bangal	1650	1004	61 %	11	--	19	--	235		
Total	26334	15218	58 %	1125	188	1052	37	3457	4.68	0.24

Table 9: State wise Distribution of Seats for Disabled under Technician Apprentices

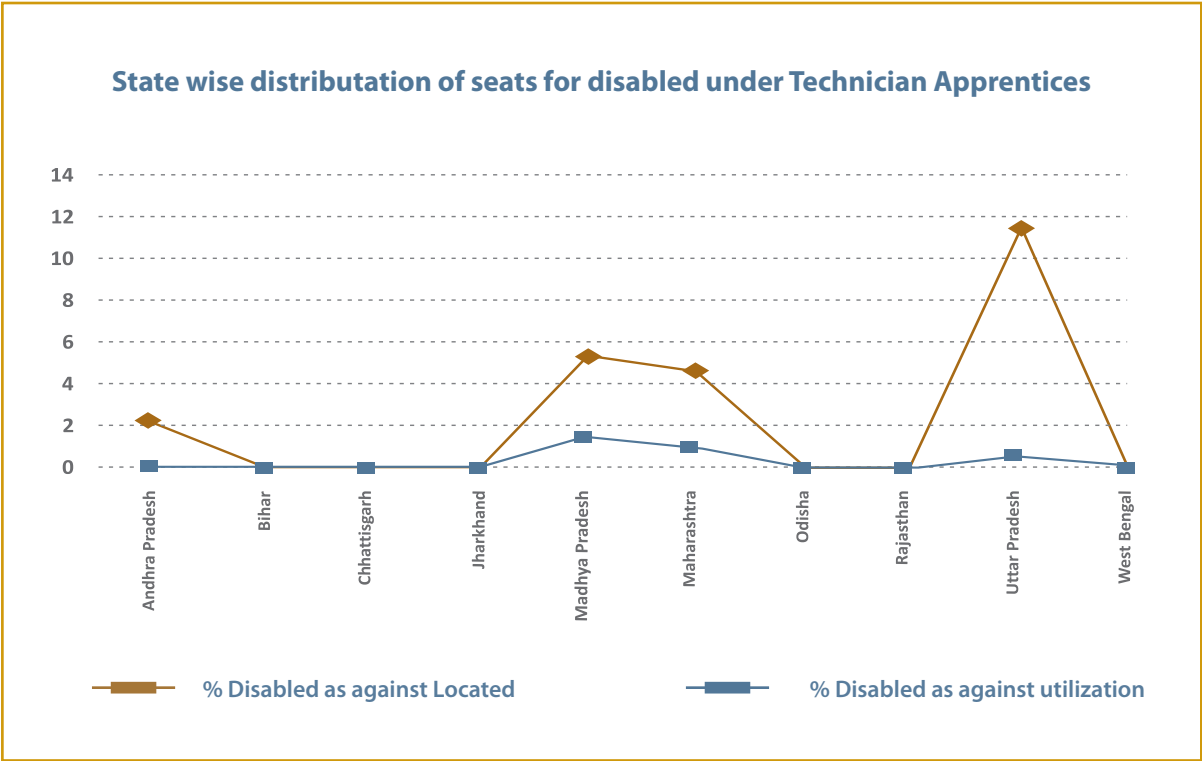


Table 10: State wise Utilization of Seats for Disabled under Technician Apprentices

Details of Seats Utilization in respect of Graduate Apprentices Position as on 30.9.2008										
State/UT	Seats located	Seats utilized	% utilization	No of seats utilized out of column 3					% Disabled as against located	% Disabled as against utilized
				S/C	S/T	Minorities	PH	Women		
Andhra Pradesh	4449	988	22%	161	35	112	3	344	2.25	0.30
Bihar	49	2	4%	--	--	--	--	--		
Chhattisgarh	388	136	35%	20	16	--	--	7		
Jharkhand	285	169	59%	51	16	5	--	4		
Madhya Pradesh	1237	152	12%	27	1	3	2	17	5.39	1.32
Maharashtra	7700	1217	16%	113	16	76	11	160	4.76	0.90
Odisha	973	762	78%	323	1	6	--	267		
Rajasthan	750	125	17%	6	13	3	--	17		
Uttar Pradesh & Uttranchal	5417	3502	65%	299	2	209	19	247	11.69	0.54
West Bangal	1207	247	20%	36	2	13	--	32		
Total	42219	17483	41%	1965	185	1068	70	2358	5.53	0.40

Table 11: State wise Distribution of Seats for Disabled under Technician (Vocational) Apprentices

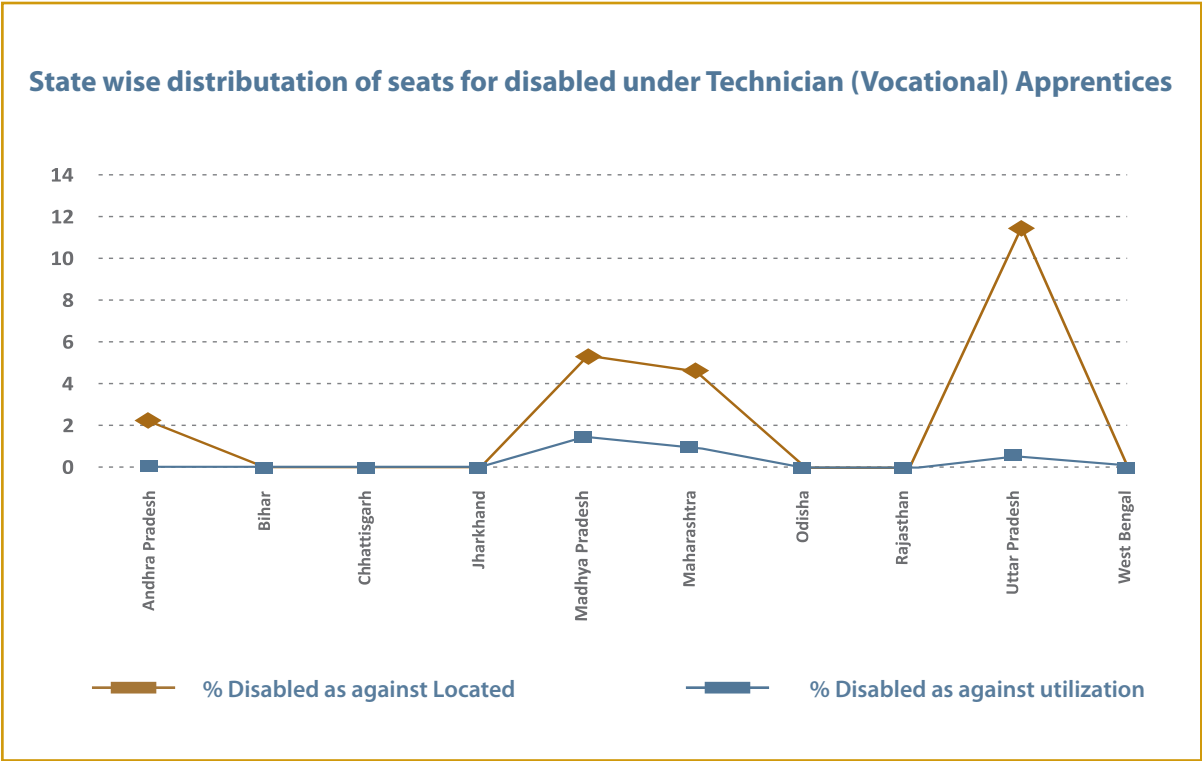


Table 12: State wise Utilization of Seats for Disabled under Technician (Vocational) Apprentices

Details of Seats Utilization in respect of Graduate Apprentics Position as on 30.9.2008										
State/UT	seats located	seats utilized	% utilization	No of seats utilized out of coloumn 3					% Disabled as against located	% Disabled as against utilized
				S/C	S/T	Minorities	PH	Women		
Andhra Pradesh	710	1119	158%	247	44	100	5	409	23.47	0.45
Bihar	1100	711	65%	42	3	84	--	187		
Chhattisgarh	172	11	--	4	1	--	--	--		
Jharkhand	123	26	21%	2	2	3	--	3		
Madhya Pradesh	782	64	8%	11	1	12	--	17		
Maharashtra	122270	657	5%	63	11	34	3	265	0.81	0.46
Odisha	112	77	69%	3	--	--	--	18		
Rajasthan	--	--	--	--	--	--	--	--		
Uttar Pradesh & Uttranchal	911	459	50%	21	--	16	3	39	10.98	0.65
West Bangal	589	95	16%	6	2	--	--	--	8	
Total	28194	6392	23%	673	83	443	17	2138	2.01	0.27

Acronyms

ADC	Adult Day Centre
ADD	Action on Disability and Development
ADL	Activity of Daily Living
AP	Andhra Pradesh
APDK	Association of Physically Disabled in Kenya
APDPIP	Andhra Pradesh District Poverty Initiatives Project (India)
APPT	Alleviating Poverty Through Peer Training
APRPRP	Andhra Pradesh Rural Poverty Reduction Programme
BPKS	Bangladesh Protibandhih Kallyan Somity
BPL	Below Poverty Line
BPO	Business Process Outsourcing
CAG Report	Comptroller and Auditor General of India
CBM	Christoffel Blinden Mission
CBOs	Community Based Organizations
CBR	Community Based Rehabilitation
CCD	Chief Commissioner Disability
CDD	Community Driven Development
CDPF	China Disabled Persons Federation
CDSs	Community Development Societies
CDW	Community Development Worker
CHFDC	Chhattisgarh Handicapped Finance Development Corporation
CP	Cerebral Palsy
CRS	instead of CRS it has to be CSR: Corporate Social Responsibility
CSO	Civil Society Organization
CSR	Corporate Social Responsibility
DFID	Department For International Development
DLC	District Level Committee
DPODs	Disabled Peoples's Organizations to Development
DPOs	Disabled People's Organizations
DRDA	District Rural Development Agency
DRT	District Resource Team
ESCAP	Economic and Social Commission of Asia and the Pacific

ESI	Employees State Insurance
FAO	Food and Agriculture Organization
FRW	Functional Reading and Writing
FYP	Five Year Plan
GLRA	German Leprosy & TB Relief Association
GNP	Gross National Product
Gol	Government of India
govt	Government
GP	Gram Panchayat
HDI	Human Development Index
HH	Hearing Handicapped
HKIDB	Helen Keller Institute for Deaf & Deafblind
IAY	Indira Awas Yojana
ICDS	Integrated Child Development Services
IICP	Indian Institute of Cerebral Palsy
IKP	Indira Kranti Pratham
ILO	International Labour Organization
IT	Information Technology
ITeS	IT enabled Services
JAED	Japan Association for Employment of Persons with Disabilities
KFC	Kentucky Fried Chicken
KVIC	Khadi and Village Industries Commission
MBA	Master of Business Administration
MCP	Micro Credit Plan
MDGs	Millennium Development Goals
MFPA	Mouth and Foot Painting Artists
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MH	Multiple Handicapped
MI	Mentally ill
MMS	Mandal Mahila Samakhya
MoMSME	Ministry of Micro, Small and Medium Enterprises
MOSALVY	Ministry of Social Affairs, Labour, Vocational Training and Youth Rehabilitation
MP	Madhya Pradesh
MR	Mentally Retarded
MS	Mahila Samakhya

MSHFDC	Maharashtra State Handicapped Finance Development Corporation
NABARD	National Bank for Agriculture and Rural Development
NBJK	Nav Bharat Jagriti Kendra
NGOs	Non-Governmental Organizations
NHCs	Neighbourhood Committees
NHFDC	National Handicapped Finance and Development Corporation
NHGs	Neighbourhood Groups
NIOS	National Institute of Open Schooling
NLM	Norwegian Lutheran Mission
NPA	Non-performing assets
NRLM	National Rural Livelihood Mission
NRLP	National Rural Livelihoods Project
NSDC	National Skills Development Corporation
OH	Orthopedically Handicapped
PC	Planning Commission
PF	Provident Fund
PHF	Paul Hemline Foundation
PMEGP	Prime Minister's Employment Generation Programme
PMRY	Prime Minister's Rojgar Yojana
PPP	Public Private Partnerships
PSID	Persons with Disabilities Self Initiatives to Development
PSU	Private Sector Units
PwD Act	Persons with Disabilities Act, 1995
PwDs	Persons with Disabilities
RAHK	Rehabilitation Alliance Hong Kong
RCI Act	Rehabilitation Council of India Act
REGP	Rural Employment Generation Programme
RMoL	Rajasthan Mission on Skill and Livelihoods
ROI	Return on investment
SADAREM	Software for Assessment of Disability for Access, Rehabilitation and Empowerment
Sasha	Sarba Shanti Ayog
SC	Scheduled Castes
SCAs	State Channelizing Agencies
SCR	Success Case Replication
SERP	Society For Elimination of Rural Poverty

SGRY	Sampoorna Grameen Rozgar Yojana
SGSY	Swarnjayanti Gram Swarozgar Yojana
SHGs	Self Help Groups
SHIRC	Speech & Hearing Institute and Research Centre
SJSRY	Swarna Jayanti Shahari Rojgar Yojana
SOs	Support Organizations
ST	Scheduled Tribes
TBSS	Tata Business Support Services
UK	United Kingdom
UN	United Nations
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
UNDAF	United Nations Development Assistance Framework
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UP	Uttar Pradesh
USA	United States of America
USDA	United States Department of Agriculture
USEP	Urban Self Employment Programme
USEP	Urban Self Employment Programme
Uts	Union Territories
UUBSP	no details available for this on the SGSY site
UWEP	Urban Wage Employment Programme
VH	Visually Handicapped
VO	Village Organizations
VRC	Vocational Rehabilitation Centre
VTC	Vocational Training Centre
WHO	World Health Organization
WRF	World Rehabilitation Fund
ZS	Zilla Samakhyas

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