

## Role Of Self-Help Group For Economic Sustainability Among Person With Disability

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### **Abstract**

*Disability is the type of impairment. Person with disabilities is the people who are physically and mentally affected with some of the impairment whether it may be partial or temporary. It significantly distresses a person's life happenings and might be current since birth or else arise during a person's period. Formation of Self-Help Groups (SHGs) is a major approach used to facilitate target population work as a single unit with greater bargaining power. Disabled persons are giving various developmental initiatives to uplift their livelihood. Factually, people with disabilities partake mostly remained on condition that for concluded resolutions that separate out them, such as housing organizations and special schools. Policy consumes now a days removed in the direction of public and educational insertion, and medically intensive solutions have given mode to extra collaborating methods recognizing that people remain disabled by eco-friendly issues as fine as by their bodies. The study aims to identify the needs and their difficulties that are faced in the society and helps to solve them. This study also asses the role of self-help group to solve social and economic problems of the disabled and provides some developmental initiatives for the livelihood .*

**Keywords**— Person with disability, economic sustainability, development, Self-help group

### **INTRODUCTION**

SHGs are community based organizations composed mostly of disadvantaged women, from poor income communities who desire to work together to better their situation through mutual assistance and self-help[1]. Socioeconomic weakness, in and of itself, is not an issue. For the most groups, though, these problems can be solved with teamwork. Microcredit empowers vulnerable people by giving them a financial opportunity to learn how to manage their resources as a collective known as the self-help community model (SHG) [11]. Currently, SHGs are flourishing because of the concern for their financial independence as well as they pursue positions in the family as well as within the community[14]. A major project of this nature seeks to discern how much microcredit use empowers the rural women in this instance[15]. Present investigation discussed about the role of SHGs for economic sustainability among person with disability.

Disability is an impairment that might be intellectual, growing, knowledgeable, mental, physical, and sensory or around grouping of these. It significantly marks a person's life actions and might be existing from birth or happen through a person's generation [3,23]. Factually, people with disabilities partake mostly remained on condition that for concluded resolutions that separate out them, such as housing organizations and special schools [13]. Policy consumes nowadays removed in the direction of public and educational insertion, and medically intensive solutions have given

mode to extra collaborating methods recognizing that people remain disabled by eco-friendly issues as fine as by their bodies[4]. Nationwide and worldwide inventiveness – such by way of the United Nations Standard Rules on the Equalization of Occasions of Peoples with Disabilities– partake combined the human rights of people with disabilities, concluding in 2006 with the implementation of the United Nations Convention on the Rights of Peoples with Disabilities (CRPD). Replies to disability have altered since the 1970s, provoked mainly via the self-organization of people with disabilities, and through the rising propensity to get disability as a human rights problem[17]. Exclusion of any type disconnects individuals from social relations and puts a limit on their full participation in the activities that are assigned by society according to norms and conventions [18].

Both government and non-corporate efforts are numerous in India for the handicapped, including government programs and non-commercial initiatives[5]. Although these programmes have helped a lot of people with disabilities, however, but just a portion of those who are struggling [18]. When more and more and more people with disabilities come to the realization that they are being mistreated and denied public services, they join together in self-help groups (SHGs) to voice their complaints and seek increased equality and overcome the deficiencies that inhibit their abilities [20].

## **REVIEW OF LITERATURE**

Although literature on self-based support groups emphasizes possible benefits, the literature on person's disabilities emphasizes how hard they have it is to fit in and stress how socioeconomic challenges sometimes complicate their circumstances [22]. "Self-help groups are informal groups of people who come together to address their common problems. While self-help might imply a focus on the individual, one important characteristic of self-help groups is the idea of mutual support – people helping each other. Self-help groups can serve many different purposes depending on the situation and the need"[16]. "For example, within the development sector, self-help groups have been used as an effective strategy for poverty alleviation, human development and social empowerment, and are therefore often focused on microcredit programmes and income-generating activities"[6].

"Seventy million people in India cannot step out of their homes because of an inaccessible physical infrastructure and transport system, thus reducing them to families for Sustenance and are a burden on society. Accessible infrastructure will enable people with disabled to get education, employment, and dignity"[7]. "Access to public transport, toilets, hospitals, government offices, public spaces like parks, educational institutions, places of worship are still inaccessible[8]. The areas like education, teaching aids, books in Braille and interpreters for the hearing and speech impaired are still not available to large sections of the disabled"[2]. "According to Rao, while disability causes poverty, it is also possible that in a country like India, poverty causes disability. The combination of poverty and disability results in a condition of simultaneous deprivation" [24]. "According to Harris-White, this is a syndrome that sets up barriers to the participation of persons with disabilities in the normal routines and activities of the community, including regular schooling [9]. The unreliability of data on the educational participation of children with disabilities is marked-both in terms of estimates in the school going age group and indeed the numbers actually attending school [10]. Persons with disability suffer from both social and material disability. The society, which is caught up with uniformity, cannot see people with differences with the same eye"[12].

## **Methodology**

This study mainly focused on the role of self-help group to promote economic sustainability among person with disability especially SHG's run by non-governmental organizations which is working with person with disability in Tamil Nadu. Research randomly collected 100 data from various organizations by using survey method. A focus group discussion has conducted and self-help group's members to get improvement for growth factor on availability, accessibility, flexibility and reachability of government policies and livelihood promotion activities. In order to get correct inferences from the collected data research used SPSS 24 and structural text modelling by using 'R'-qualitative research programing.

## **Result and Discussion**

The study on role of SHGs for economic sustainability among person with disability. It shows the various measures that are undertaken for the person with disabilities through the organization. The respondents were having busy schedule in their work which made their availability for data collection very difficult.

The study indicates that majority of the respondents (55 percent) opined that Non-governmental organizations is giving equipment disable people and 73 percent of them opined that they are getting periodical training and training for livelihood among person with disability ( based on the opinion of 78 percent ). 54 percent of the respondents are aware of their rights and they are also aware of various welfare schemes and policies for the better livelihood among the person with disability. According to the responses of 83 percent and 80 percent of the respondents they are being safe and free from exploitation and abuse and also getting Barrier Free Environment respectively. Participation in social gathering and recreational activities is common phenomena, it based on the opinion of 64 percent of the respondents.

The study further revealed that the role of village based rehabilitation of person with disability especially based on the activities of Self Help Group. Majority of the respondents (79 percent) aware of developmental initiatives and 68 percent are involved in the advocacy activities. 52 percent are opined that they not availed loans and because of the conventional fear in loans. But 41 percent are availed loans and 43 percent are saying yes for appreciation of repayment of loans. According to the opinion of 54, their jobs are supporting for their and also activities in Self Help Group also support for personality development of its members. Most of the respondents (87 percent) are loyal to the 87 percent loyal and sincere to Non-governmental organizations and 90 percent have felt that; they are being a part of their organization.

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A structural text modeling was developed based on the opinion raised during focused group discussion among the person with disability in order to analyzing effectiveness of developmental initiatives of Non-governmental organizations towards the availability, accessibility, reachability and flexibility of initiatives. There are many initiatives are taken by Non-governmental organizations which was very accessible and available to the disabled in which they are involved very much. The Vocational training organized by the organization are very much accessible, flexible, available and also reachable to the needy. The representation in group of disabled people are very much eager to develop participation and involvement in activities, which was accessible, flexible, available and reachable and it help them to implement new plans and programmes. Non-governmental organizations are giving loans generating self-employment and it leads to transparency by means of accessible, flexible, available and reachable of initiatives. Non-governmental organizations was very helpful for them in getting many benefits given by government and number of persons getting rehabilitation which was more accessible, flexible, available and reachable. The disabled people participation was very high in group activities and the Non-governmental organizations very much appreciate the involvement. Based on the opinion of the respondents the equipment, aids and appliances are accessible, flexible, available and reachable to the disabled people. Non-governmental organizations was providing training and developments for disabled people for their livelihood programmes and Introducing new plans and schemes for welfare. Medical camps for needy, periodical training programmes and loan facilities for generating self-employment were the regular phenomena of non-government organization. It showed the effectiveness of Non-governmental organizations activities are very much accessible to target group, it is available for purpose , flexible according to the situation and also reachable to right hands.

## **Conclusion**

Disability is not mutually agreed, similar to gender; it is collectively collected from universal truth. The major causes of disability contain a contact at individual; inter personal, relations and community levels. The researcher carried out an elaborate study on various factors related to disabilities, its causative factors, cognitive factors, various policies by government and developmental initiatives of Non-governemtal organizations especially village based rehabilitation. The study was conducted in four main blocks of Thirunelveli district. The study revealed that disabled people are not aware of the government policies and programmes due to bureaucratic corruption and lack of support from the government officials. So the government policies and programmes for person with disability were not much accessible, available, and also not reachable to the needy. The study further analyzed the effectiveness of Non-governemtal organizations's developmental initiatives and it is revealed that, developmental activities of Non-governemtal organizations have been very effective and appreciable in sustainable developmental aspects to enhance the livelihood of the person with disabilities than government implementations. So this

study helps in promoting effectual actions for obstacle of disability and for remedy of the disable people to develop

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