

# *Maharashtra State Rural Livelihoods Mission*



## **Formation of Disabled Persons Groups (DPGs) Guidelines**

---

*Office No: 101 & 102, 1st Floor, Flat No: 56, Sector: 11, CBD Belapur,  
Navi Mumbai (New Mumbai), India -400614*

# Guidelines for formation of DPGs (PwD SHGs)

---

## **The Prelude**

Maharashtra Rural Livelihoods Mission (MSRLM) has launched “Inclusion of Persons with Disabilities (PwDs)” as part of its overall canvas of livelihoods programme. As a first step to the economic independence of the PwDs, Disabled Persons Group (DPGs), which is equivalent to Self Help Groups, are encouraged to facilitate formation of exclusive SHGs of PwDs.

It is a known fact that the PwDs are marginalized through social neglect, indifference and little care and support. As a result, majority of these people do not have the basic knowledge, awareness and information regarding the benefits and schemes developed for them. To bring them at par with other members of the community, special effort need to be made to mobilize, form and strengthen the organizations of PwDs.

## **Goals and Objectives**

1. To facilitate a rightful place for the PwDs with dignity in the society.
2. To facilitate social, economic and emotional support to PwDs in the village.
3. To strengthen the DPG as information hubs in the villages on disability issues.
4. To build cluster association at block level, federation of clusters at the district level and network of federation at the State level.
5. Establishing a community level Monitoring Information System (MIS).
6. The MSRLM team at block level will act as nodal agency to identify, promote and strengthen the institutional capacity building of the DPGs through appropriate mechanism in consultation with district and State office.
7. MSRLM would design special financial product/s for assisting the DPGs after compiling the need assessment report from the DPGs. These products may be related to health, education, skill development, accessibility, assistive devices and most importantly livelihoods.

## **Basic requirements to be taken care of**

SHG concept and process has been highly successful in making people independent and economically self-reliant. When extended to the field of disability it also spells success. But

it requires specific precautionary measure before implementation. An SHG is by definition a group and the group should have **Confidence, Cohesion** and **Cooperation** among its members. Once these attitudes are in place then we can ask the members to negotiate financial transaction. Otherwise there is every chance of fallout among the members and collapse of the group. The other necessary factors relating to the SHG is **linking to community** and including **Women** and **Children** in the process.

## **Composition and Structure of the DPG under MSRLM**

**Who is a PwD:** Person having physical /sensory /mental / emotional challenge as per PwD Act 1995 and National Trust Act 2000 would be termed as PwD e.g. OI (orthopedic Impairment), HI (hearing and Impairment) SI (speech impairment), VI (Visual Impairment), MR (Mental Retardation), CP (Cerebral Palsy), AU(Autism), LD (Learning Disability), LE (Leprosy), MI(Mental Illness) and MD(Multiple Disability-more than one type of disability mentioned above).

Keeping the social discrimination in view a person with physical and sensory impairment at the level of even less than 40% (e.g. a person having one finger missing, one eyed, partial hearing etc.) could be taken as members in the group. However, the membership of a PwD will have to be endorsed by at least 3 members of the group. While deciding for the loan the vulnerability of the person would be considered and given preference accordingly.

Since the PwDs will constitute the DPG certain constraining factors need to be considered.

1. Number of PwDs in the village (nearby locality, GP)
2. Incidence of disability (persons of one type of disability)
3. Male – Female distribution
4. Age Group to become member of DPG
5. Addressing the disability of MD, MI, MR and certain cases of CP

There is frequent possibility of the number of PwDs in the region be very less. Under this circumstance if 5 PwDs can be brought together, a DPG can be formed. For a number less than 5, individual programs will be preferred. Even integrating them with other general SHGs can be planned. It is also very much possible that many people with one type of disability are not present in the village. In that case people of cross-disability can be brought together. Same is the situation for the Male-Female distribution. Besides, there is a need to look at the interest and future of a child with disability.

## **Guideline for the DPG composition**

- a) Have at least 5 members (PwDs). But not beyond 10.
- b) If number permits, can have homogeneous (on disability) group e.g. OI, VI, HI etc. If number permits can have homogeneous (on sex) group e.g. purely women with disability. But frequently in the general community setup it is seen that a mix group (heterogeneous on both disability and sex) is the most feasible composition.
- c) The person should belong to the age group 18 to 60 years (both years included). In case of MD, MI, MR and certain cases of CP, parent/legal guardian/care-giver will be the member in the group and mobilize the benefit. However, the members of the concerned group are required to do a monitoring to ensure that the concerned PwD is getting the benefit.
- d) For a wider coverage, In addition to the parents of MD, MR, MI and certain cases of CP, the parents of a PwD (minor age group of all other categories) can be a member of DPG and accrue the benefits for their disabled children. However on attaining the age of 18, the membership of parents of other categories will be discontinued and membership will be automatically be transferred to the respective PwDs.
- e) In case of guardians of adults with MD, MI, MR and certain cases of CP who wish to become member of DPG, the District Magistrate must authenticate the guardianship of such cases as per National Trust Act 1999.
- f) In accordance with National Trust Act 1999, all parents association of MD, MI, MR and certain cases of CP can be termed as DPGs.
- g) A group will be termed "Integrated" if general category and PwDs come together facilitated by the MSRLM team to form a DPG.
- h) If a woman with disability is already a member in the women SHG in the village she would have the liberty to either continue in the same group or join the DPG. However she cannot be the member of both. In case she decides to continue in the same group (non DPG) then she should get all benefits as a PwD.
- i) As far as the structure is concern they should have a resolution /declaration stating that they have come together to form a DPG. They should also state their working President and Secretary/Treasurer. They should sit down in a meeting deciding on the minimum monthly deposit by members, get the money collected and open an account in a bank which will be facilitated by the MSRLM block team. A Post Office account is agreeable in situations where a bank branch is too far for access of the PwDs. But this account will be redundant when consideration for external financial and bank loan linkages arises. They are accepted as formal DPG only after having an

Account in a Bank (Nationalized, Gramin bank, Co-operative bank, Corporate bank etc).

### **Who can form a DPG (PwD SHG)**

Any pre-NRLM existing DPGs formed by Government Departments, NGOs or formed by PwDs themselves will be recognized as DPGs only after a due process of verifications and specific norms. The Rehabilitation Resource Person (RRP)/Community Based Rehabilitation (CBR) Worker specially appointed for this purpose will take care of minimum 10 groups. RRP/ CBR worker will identify the members/villages, mobilize PwDs and facilitate the group formation, helping the group to take up activities and enabling them linkages with Banks and other Micro Finance Institutions (RRP/CBR Worker functions enclosed at Annexure – I)

### **Eligibility criteria to form DPG under MSRLM**

1. The members should be resident of the village or immediate adjoining villages.
2. DPG should have 80% of the members as PwDs
3. DPG should hold regular meetings with at least 1 meeting per month.
4. The meeting venue should be accessible and comfortable for PwDs.
5. They should maintain the accounts
6. Every 3 years the group leader to be selected/elected by the members on rotation basis.
7. Transparency and participatory decision making in the operation of the group
8. Initially loan should be of small amount with short repayment periods.
9. Need assessment and vulnerability assessment of the members should be done by the group before deciding the loan to a member.
10. Norms of saving and credit are laid down by the members.
11. Bank Saving Account must be opened by the DPG anytime after 3 meetings are held and a resolution passed with signature of all members indicating their decision to open a Saving Bank (SB) account.
12. After saving for a minimum period of 2 to 3 months, the common savings fund should be used by the DPG for internal lending.
13. The group to be linked with Bank (in addition to account opening) and other government and semi-government corporations at least 6 months after operation and based on the internal lending and credit report.

14. The group member has to maintain an individual record (RRP/CBR worker should ensure this and should regularly update MSRLM block team) along with the passbook given to them by the Bank.
15. The leaders of the DPGs under MSRLM should be recognized by all government departments and other service providing body of the Govt.
16. The DPG would be eligible for receiving of Revolving Fund (RF). In addition to gradation guidelines, the selected representatives of the DPG must undergo basic leadership development training before availing of the RF.
17. The DPG would be eligible for Community Investment Fund (CIF) for which micro-plan would be essential.
18. The DPG would be eligible for the special financial product/s designed by MSRLM/MSHFDC/any other government or semi-government organizations.
19. All DPGs will be member of the Village Organization (VO) in the routine manner and members will be eligible for all the existing benefit as well as any new benefits that may be incorporated from time to time or as and when they come. In recognition to the increased vulnerability of a household due to having disabled members in the family, the DPG member will still have the eligibility to the benefits of the entire VOs product even if a woman of that household is member in the normal SHG.

## **Transaction Recordings**

Proceedings of every meeting and decision made thereof should be kept as minutes of the meeting. Every financial transaction made should also be recorded in the individual passbook and group passbook and also maintained in ledgers.

## **Internal lending and Bank loan**

To be eligible for external support the group needs to go for internal lending first. A strict vigil has to be maintained on the repayment of internal loan. Banks will observe this pattern for a period of at least last 6 months before extending financial support. Minimum eligibility for bank linkage should be operation of account with regular deposit for 3 months at least.

## **Classification of DPG**

Depending on the duration of existence, financial base and status of money rotation and repayment the DPG is rated as A, B, C or D, A being the highest rating. The gradation will be

the yardstick for assessing the groups in terms of linkage in Banks and also the ratio/amount of loan to the group. They are also eligible for support under NHFDC or any other central/State/local government scheme and other micro finance linkages (Gradation scale enclosed as Annexure – II)

## **Roles and responsibilities of DPGs under MSRLM**

1. **Meeting** - The member should attend the meeting regularly and participate in the meeting and voice their opinion.
2. **Needs assessment** - The needs of each individual member of the DPG should be analyzed carefully. Apart from economic activities the group should ensure the basic things of the members e.g. disability certificate and other entitlements as may be required by the individual member of the group.
3. **Personal Assistive Device** – DPG should ensure the appropriate personal assistive devices for the group members from the nearest CRC/DDRC/ALIMCO etc.
4. **Participation in Development Activities** - The leaders need to make the group presence felt in different village development activities e.g. creating a space in Gram Sabha, to become a part of the other developmental activities and also to be in touch with the PRIs for utilization of ear marked fund for PwD in the Panchayat.
5. **Awareness raising** - Raise awareness among the general public, the government and PwDs themselves, by informing, publicizing, discussing and sensitizing.
6. **Confidence building** – PwDs have to become confident about their potential to change and have to be encouraged by sharing experiences, observations, endorsements, conscientisation, sensitization, and disseminating information.
7. **Training** - Once the needs of individual members are identified, training for them has to be arranged through discussions, skills transfer, seminars, coaching, and field trips.
8. **Motivation** - All members should be aware of the aims of the DPG, what the DPG is, what its objectives and policies are. Members themselves should be able to motivate the community.
9. **Developing group Rules, Policies and Principles** – The DPGs should lay down the rules, methods and guidelines for operation for themselves which should be accepted by consensus.
10. **Establishment of savings and credit** – Members should immediately start savings activity with a comfortable amount duly agreed by all the members. The capacity of the poorest among the group to contribute the amount should be given the highest

priority. The frequency of the savings can be decided by the group on weekly or monthly basis as may be deemed fit. Inter loaning activity is the second stage this process in order to become credit worthiness

11. **Revolving Fund (RF)** – DPGs should ensure the group is eligible for Revolving Fund (RF) as per gradation scale
12. **Community Investment Fund (CIF)** – Every DPG should prepare a micro-plan for the group for availing the Community Investment Fund (CIF).
13. **Involvement in social activities** – DPG should actively participate in social services such as services for individuals, groups or the community. Group members should be encouraged to get involved in village development activities such as meetings, road construction/repair, school committees, health programmes, drinking water provision, agricultural development, forest development, industries and so on. In this way PwDs can gain respect and contribute their resources to the community.
14. **Networking** – DPG should collect information on government welfare and development policies, and develop co-operation between different sectors.

## **Annexure – I: RRP/CBR worker Functions**

1. To identify the PwDs.
2. To arrange for personal assistive devices.
3. To facilitate referral services.
4. To promote associations of PwDs and parents of children with disability and create linkages with other supportive organizations.
5. To promote self help movements of PwDs and develop leadership qualities in them.
6. To create a network of various associations of PwDs and Government and voluntary organizations working for the upliftment of the PwDs.
7. To create awareness on the importance of prevention of disability especially on immunization and nutrition.
8. To mobilizes community and other resources towards equalization of opportunities for PwDs.
9. To enable rural PwDs to gain self confidence and greater access to rehabilitation services.
10. To pay special attention to the rural disabled women and girls and train them towards self reliance.
11. To enable the PwDs to participate in and benefit from scheme and projects supported by government and other agencies.
12. To motivate PwDs to participate in various development programmes
13. To develop income generating skills among the PwDs
14. To make activity report of DPGs and regular update to the MSRLM block team
15. To ensure the smooth functioning of DPGs in terms of regularization of meetings, maintenance of minutes and account registers, credits and repayments.

## Annexure – II: DPG Gradation Scale

**DPG (PwD SHG) First Grade format**  
**(Group Age 3 to 6 months)**  
**(For Disabled Persons Group Work Performance)**

Evaluation of DPG in Semi – intensive and non-intensive area for Revolving Fund – 100 marks											
District Name:									Block Name:		
Village and Gram Panchayat Name:									DPG Establishment Date:		
Bank Name:									Bank IFSC no.:		
Bank Ac No.:									DPG total Saving Amount:		
DPG Name:											
Total DPG members:	Male	Female	Category-wise No. of PwDs	OH	HH	VH	MH	MD	MI	LD	Others

Sr. No.	Classification / Support Register	Evaluation Points	Total Marks	Marks Details	Scored Marks
1.	DPG (PwD SHG) meeting (Meeting report-Register)	80 to 100% meeting alternately at members place	10	10	
		79 to 70% meeting alternately at members place		8	
		69 to 60% meeting alternately at members place		6	
2.	Attendance of the members in DPG meeting (at least past 6 meetings) (Meeting report-Register)	80 to 100% attendance	10	10	
		79 to 70% attendance		8	
		69 to 60% attendance		6	
3.	DPG members saving – (members saving ac	regular saving by 90 to 100% members	15	15	

	register, cash record)	regular saving by 89 to 80% members		12	
		regular saving by 79 to 70% members		10	
4.	Internal loan (Meeting Register, Cash records, member loan ac register, individual passbook)	80 to 100% members taken the loan at least once	10	10	
		79 to 70% members taken the loan at least once		8	
		69 to 60% members taken the loan at least once		6	
5.	Return of Loan Amount (Meeting Register, Cash records, member loan ac register, individual passbook)	80 to 100% members returning the amount in the given period	10	10	
		79 to 70% members returning the amount in the given period		8	
		69 to 60% members returning the amount in the given period		6	
6.	Reports and other documents (Meeting Register, Members saving ac register, cash records, member loan ac register, individual / group bank passbook, feedback register)	4 reports or other documents as per format available	5	5	
		3 reports or other documents as per format available		4	
		2 reports or other documents as per format available		3	
7.	Regular use of toilets in house of DPG members (Meeting Register, feedback register)	60% or above members using the toilet regularly in their house	5	5	
		59% to 50% members using the toilet regularly in their house		4	
		49% to 40% members using the toilet regularly in their house		3	
8.	Disability Certificate	50% or above of the Members have certificate	15	15	
		49% to 35% of the Members have certificate		12	
		34% to 20% of the Members have certificate		10	
9.	Education status of the PwD members - at least up to 10 <sup>th</sup> Std. (Meeting Register, feedback register) Basic ADL(in case of MR and MD)	50% or above PwD's receiving/received appropriate education as per their age and category of disability.	15	15	
		49 to 35% PwD's receiving/received appropriate education as per their age and category of disability.		12	
		34 to 20% PwD's receiving/received appropriate education as per their age and category of disability.		10	
10.	Active participation of the organization in various government schemes including PwD entitlements (Meeting Register, feedback register)	50% or above members as beneficiaries of at least 2 government schemes	5	5	
		49 to 35% members as beneficiaries of at least 2 government schemes		4	
		34 to 20% members as beneficiaries of at least 2 government schemes		3	
		<b>Total</b>	<b>100</b>	-	

Points received by DPG, grade and appropriate revolving fund

Points received by the DPG as per NABARD indicators Sr. No. 1 to 6 (Out of 60)	Points received by the DPG as per Social indicators (Out of 40)	Total Points received (Out of 100)	Gradation based on the points achieved	Eligible revolving fund (Amount in Rs.)
45 to 60	35 to 40	80 to 100	A	15000/-
35 to 44	34 to 25	79 to 60	B	12000/-
25 to 34	24 to 10	59 to 35	C	10000/-
24 and below	9 and below	34 and below	D	Not eligible

Extension Officer

Bank Representative.....Bank

Secretary, .....DPG

President, .....DPG

Block Mission Manager, MSRLM