

# Disability Inclusion for SHG Members



LEVEL 3

Sensitization Module for SHGs to  
be delivered by CRPs

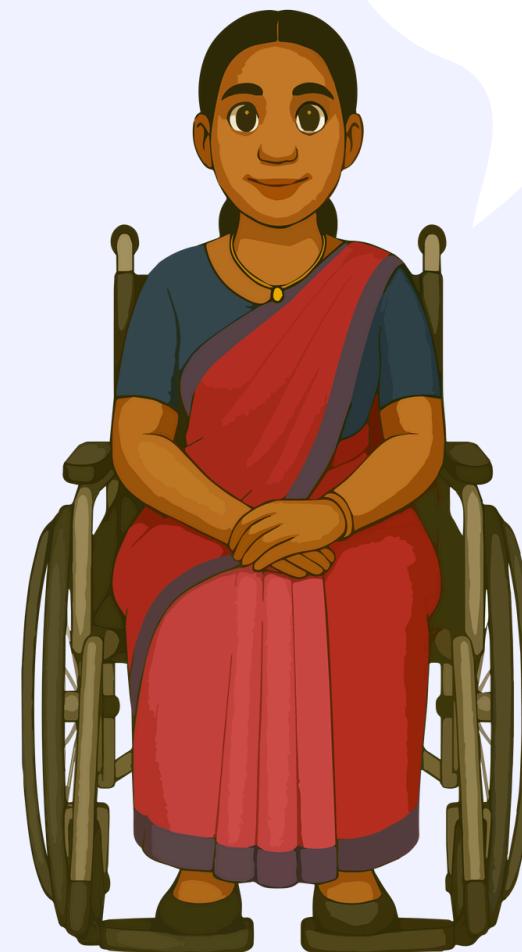
## Case Study

Rekha, a SHG member with disability, inherits her father's kirana shop. She applies for a loan from her SHG to modify the shop to suit her needs (ramp, lower counter). The SHG must collectively approve the loan.

Some members support her, others are hesitant. Rekha and Gayathri must convince the group — not through pressure, but through empathy and practical arguments.



**"This loan is not charity.  
It's a step toward doing  
business on my terms. It  
is my independence"**



**"Let us try  
understanding what  
does Rekha's  
independence look like?"**



## Segment 1

# Understanding Financial, Emotional and Social Independence



## Why this independence Matters?

Builds dignity,  
reduces  
dependency

Strengthens the  
individual's place in  
the family and SHG



### Activities:

**Create a poster in small groups:**  
What does independence look like?

Recollect independence  
barriers from real SHG cases



**Collect flashcards to understand Types of Independence  
women with disability seek**

Your CRP will hand them out to you



## Why PwDs Need Financial Independence?



Enhances respect and reduces pity



Increases voice and safety

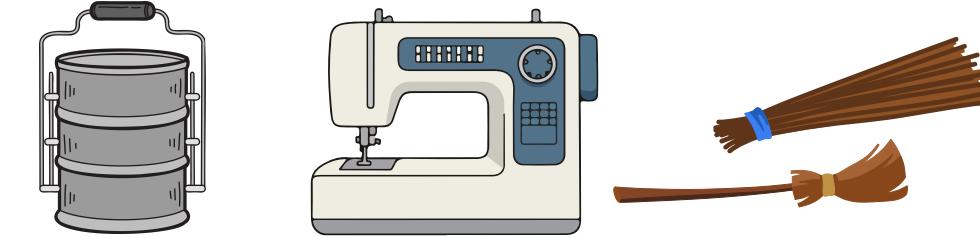


Encourages contribution to the home and SHG

## Job and Business Opportunities:



**Jobs:** Teaching, shop work, phone repair



**Businesses:** Tiffin, tailoring, broom making, dairy, vegetable selling





## Activity:

**Let us see three scenarios based on Rekha's case study..**

Divide yourself into groups and come up with solutions.  
Present it during the discussion.



**Use the worksheets to solve for the problem statement together**

Your CRP will guide you through the exercise.



## Segment 2

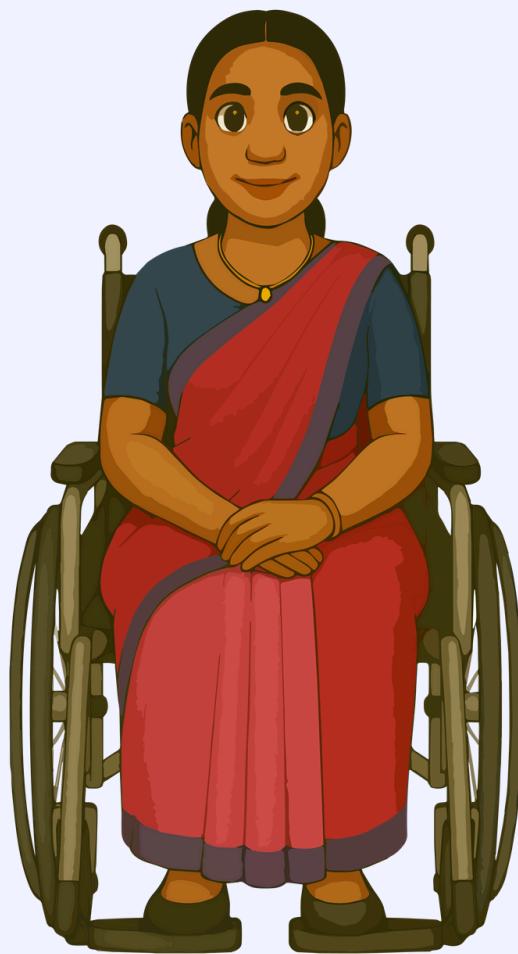
# SHG Support





**What made you feel  
ready to manage your  
shop, Rekha?**

**Belief, a small loan,  
and knowing my SHG  
had my back.**





You are saying you got the support, what is this “Support”?

**Support means changing the space and mindset, not the person.**

**It is about bringing change to the space also**

**It involves the aspect of**



**Social learning** - acquiring knowledge and skills through social interactions.

**and**



**Collaborating to solve problems**



**By approving her loan, we have removed a barrier to her independence**



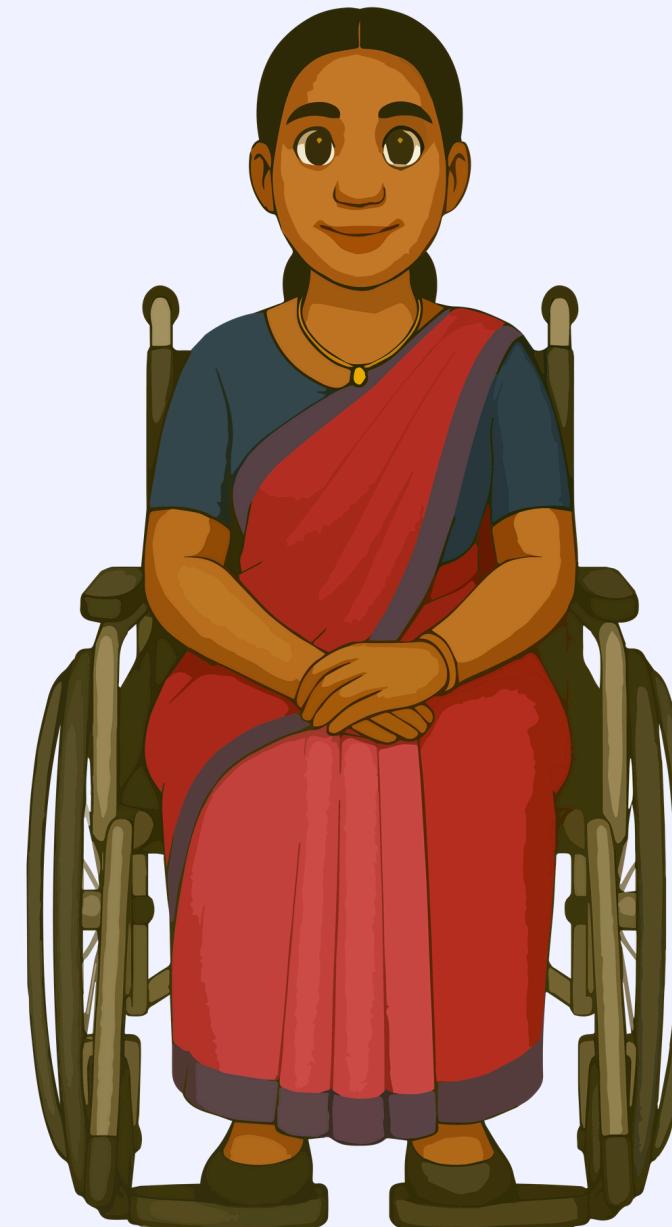
## Segment 3

# Inclusion by Removing Barriers



"During the last session, we all made a pledge — to support persons with disabilities in our SHGs. Now it's time to turn that promise into action. Inclusion isn't just about kindness. It's also about building opportunities."

**"We say we're inclusive — but don't believe me. Let's test it."**



Rekha's SHG members now started to think about this-

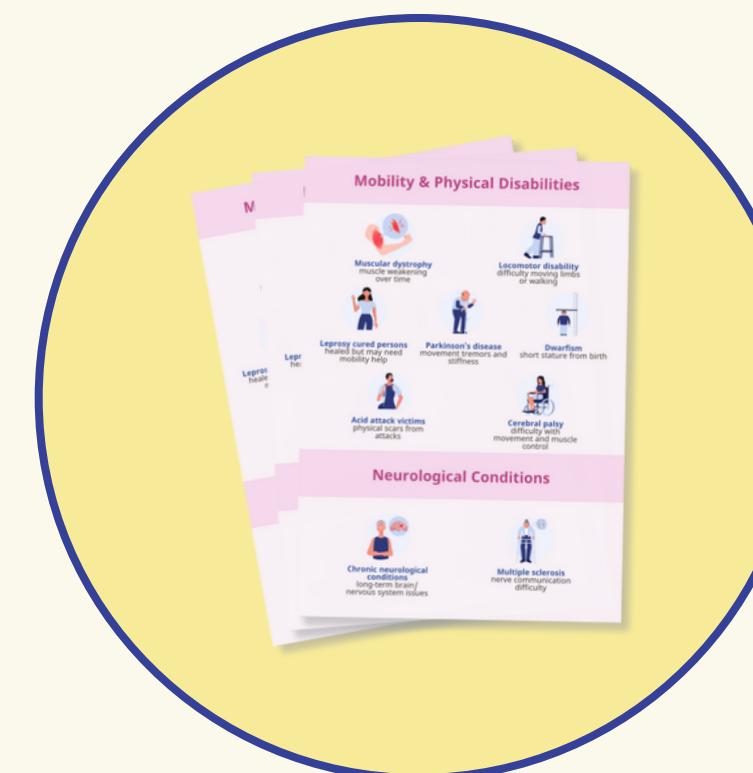
**Are we truly inclusive?**

Lets see ahead how we can test this.



# Go through the Disability wise Barriers posters

Your CRP will hand it out



## Segment 4

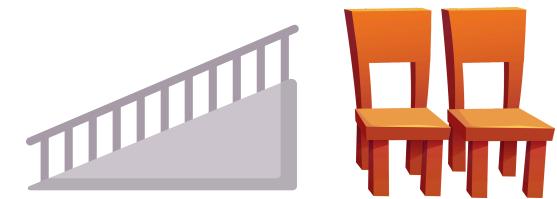
# Inclusivity Audits and how to conduct them?



## What is an Inclusivity Audit?

An Inclusivity Audit is a structured assessment of how accessible, inclusive, and fair the SHG is — especially for persons with disabilities.

### Infrastructure (Physical & Digital):



Is the venue accessible  
(ramps, seating, toilets)?

### Behaviour (Emotional):



Are PwDs listened to, not  
interrupted or mocked?

### Social Inclusion:



Are they assigned roles,  
consulted in decisions?

### Audit Process:



Use checklists and  
scoring tools



Grade the SHG on  
each parameter



Decide next steps  
based on scores

## Audit Process:



Use scoring checklists for each of the above metrics



Include feedback from members and CRP observations



Empower PwDs to co-lead audits

## How SHGs Can Learn from Audits:



Helps identify areas where support or inclusion is missing



Encourages problem-solving from within the group

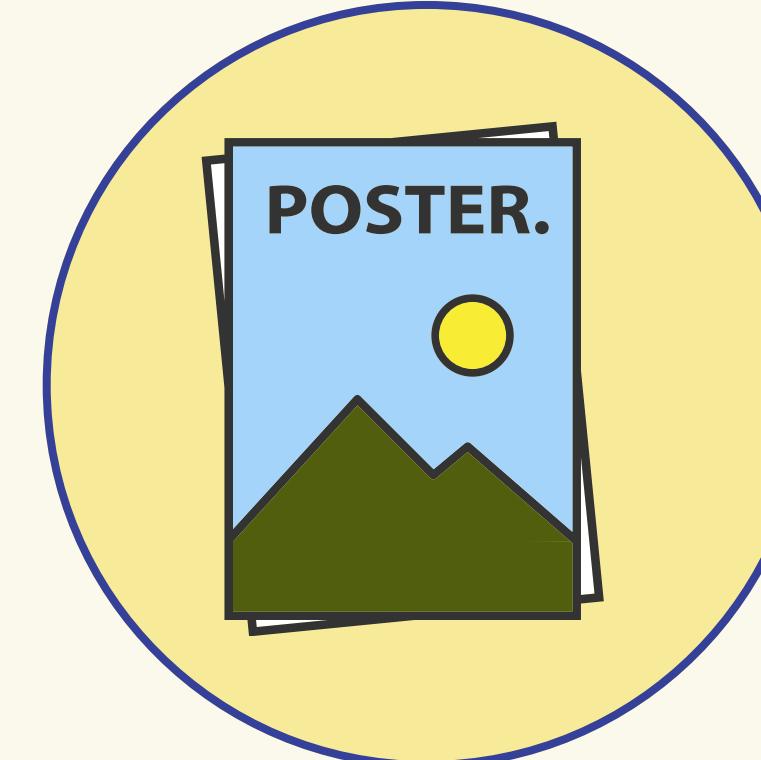
## Use the Audit Handbook to assess your SHG

Your CRP will explain how to use it



## Use the Audit Handbook to assess your SHG

Your CRP will give you the posters



END

NEXT → STAGE 4

