

# Disability Inclusion for SHG Members

## Stage 3 Guidebook: Opportunities for PwD and capacity Building for SHGs to become Grassroot Incubators

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### Facilitators' Guidebook: to support content delivery to SHGs



## STAGE 3 GUIDEBOOK

### Opportunities for PwD and Capacity Building for SHGs to become Grassroot Incubators



#### **Overall Goal of this Module:**

To transition the SHG from a space of social support to an active "grassroot incubator" that identifies and creates real economic opportunities for members with disabilities. This stage is about action, empowerment, and accountability.



#### **Your Role as a CRP:**

In this stage, you are a strategist and a guide. Your role is to help the SHG members think critically about economic independence, solve practical problems, and learn how to measure their own inclusivity through a structured audit. You are helping them build the systems for long-term success.

### FACILITATION STEPS



#### Objective:

To provide a simple, respectful definition of disability, bust common myths, and establish that disability is not inability.



Estimated Duration:

**75 Mins**



Materials:

**Chart paper, colored markers/pens, "Types of Independence" Flashcards.**

#### Introduction: The Case of Rekha

15 mins

**Action:** Introduce the case study of Rekha from the slide . Read the story aloud: Rekha, a member with a disability, inherits a shop and needs a loan from the SHG to make it accessible. Some members are hesitant.

**Say:** "Imagine you are all members of this SHG. This is a real situation you might face. Before we decide, let's understand what this loan means to Rekha."

**Action:** Show the next slide and read Rekha's powerful statement: "This loan is not charity. It's a step toward doing business on my terms. It is my independence".

#### Presenting Concepts: What is Independence?

15 mins

**Say:** "Rekha talks about independence. What does that really look like?"

**Action:** Use the "Types of Independence" Flashcards here. Introduce the three types:

**Financial Independence:** Earning your own money, contributing to the family, making your own financial decisions.

**Social Independence:** Being an active part of the community, having a say in group decisions, being respected.

**Emotional Independence:** Having self-confidence, feeling a sense of dignity, not depending on others for validation.

**Ask:** "Why is financial independence so important for a person with a disability?"  
Guide the discussion using points from the slide: it enhances respect, increases their voice and safety, and allows them to contribute.

### Activity 1: Poster Making - "What Independence Looks Like"

20 mins

**Action:** Divide the women into small groups. Give each group chart paper and pens.

**Instructions:** "In your groups, I want you to draw or write what independence looks like. Think about Rekha, or other women you know. What does she do? How does she feel? What does she own? Show us a picture of an independent woman."

**Share Back:** After 10-15 minutes, ask each group to present their poster and explain their vision of independence.

**Facilitator's Tip:** This is a creative way to make an abstract concept tangible. Celebrate all ideas and display the posters.

### Activity 2: Problem Solving for Rekha

25 mins

**Say:** "Now that we understand what Rekha is fighting for, let's help her SHG solve some problems. Remember, some members were hesitant."

**Action:** Keep them in their small groups. Give each group one of the following problem statements (related to common concerns about loans for PwDs).

**Problem 1:** "Some members are worried Rekha won't be able to repay the loan because of her disability. How can Rekha and her supporters convince them?"

**Problem 2:** "Rekha needs some training on how to manage a shop. Where can the SHG help her find this training?"

**Problem 3:** "The SHG isn't aware of any government schemes that could help Rekha. How can the group find this information?"



**Instructions:** "Discuss the problem in your group and come up with at least two practical solutions. You will present your ideas to everyone."



**Presentation:** Have each group present their solutions. Encourage a group discussion on the best ideas.

## FACILITATION STEPS



### Objective:

To reframe the SHG's role from simply providing a loan to actively removing barriers and fostering a supportive ecosystem.



Estimated Duration:

**15 Mins**

### Reflecting on Support

**15 mins**

**Say:** "So, what did Rekha need to succeed? It wasn't just money."

**Action:** Show the slide with the question, "What helped you feel ready...?" and Rekha's answer: "Belief, a small loan, and knowing my SHG had my back." Emphasize the word

**"Belief".**

**Say:** "The most powerful support you can give is your belief in someone's ability. Now let's think about what support really means.").

**Action:** Present the next two key quotes as powerful takeaways. Read them slowly and ask the group what each one means to them.

**Quote 1:** "Support means changing the space and mindset, not the person."

Ask: "What 'space' did Rekha's SHG need to change?" (Answer: The shop). "What 'mindset' did they need to change?" (Answer: The belief that a PwD cannot run a business).

**Quote 2:** "We didn't just approve a loan. We removed a barrier.". Ask: "What was the barrier?" (Answer: The inaccessible shop counter/entrance)

### FACILITATION STEPS



#### Objective:

To introduce a practical tool—the Inclusivity Audit—that allows the SHG to measure its own level of inclusion and create a concrete action plan for improvement.



Estimated Duration:

**45 Mins**



Materials:

**"Inclusivity Audit" section from the Handbook, "Before and After Inclusion" Poster.**

### Introducing the Inclusivity Audit

**15 mins**

**Say:** "To test how inclusive we are, we can use a tool called an Inclusivity Audit."

**Action:** Explain what an audit is in simple terms: "An Inclusivity Audit is like a report card for our SHG. It helps us check how accessible, fair, and welcoming we are for everyone, especially members with disabilities."

**Action:** Explain the Audit Metrics (what we measure):

**Infrastructure:** "Can everyone physically get into our meeting place? Is there proper seating?"

**Behaviour:** "Do we listen respectfully to members with disabilities? Do we interrupt them?"

**Social Inclusion:** "Are members with disabilities given responsibilities? Are they included in all decisions?"

### How to Conduct the Audit

20 mins

**Say:** "So, how do we do this audit?"

**Action:** Explain the Audit Process. This is where you can refer them to the Handbook for detailed checklists.

**Use Checklists:** "We will use a checklist to score our SHG on each area - physical, social, and emotional."

**Get Feedback:** "It's not just about the checklist. We must include feedback from all members, especially those with disabilities."

**PwDs Co-Lead:** "Most importantly, members with disabilities should help lead the audit. They are the experts on their own experience."

**Say:** "The goal of this audit is not to get a perfect score. The goal is to learn. The audit will help us see where we are weak, so we can solve those problems together."



#### Instructions:

Show the "Before and After Inclusion" Poster as a visual goal.

**Say:** "This poster shows what our SHG can become. By doing these audits and taking action, we move from being just a group to being a truly inclusive and powerful community."



#### Facilitator's Tip:

Frame the audit as a positive and empowering team activity, not as a test or a way to find fault. It's a tool for growth.





**NEXT → STAGE 4 GUIDEBOOK**