

# Poverty reduction through a Community Based Inclusive Development intervention

A comparative analysis of people with disabilities and their families in rural Uttar Pradesh, India, from 2015 to 2020.



Project: PARIVARTAN – The Change II  
a project for sustainable livelihood & inclusive development  
of people with disabilities

# Contents

<b>Snapshot of Key Comparisons</b> .....	3
<b>Project Background</b> .....	3
<b>What's changed?</b> .....	5
Income .....	5
Employment Activities .....	6
Income and expenditure .....	7
Perceptions of the household .....	10
Perceptions of community and social participation .....	12
Government schemes and pensions .....	13
Involvement in Organisations of People with Disabilities and Self-Help Groups .....	15
Overall satisfaction with program .....	17
<b>Conclusion</b> .....	17

## Snapshot of Key Comparisons

Change	2015	2018	2020
People that receive income from more than one source	47%	-	69%
People with vocational training	22%		60%
People that save money regularly	67%	60%	59%
Households with a toilet at home	29%	56%	92%
People who feel the status of their household has improved	-	48%	70%
People who feel their household is better compared to others in their village	45.6%	-	58%
People with disabilities included in family decision making around finances	77%	-	90%
People with a disability certificate	40%	-	98%

## Project Background

The Parivartan project was a five-year project designed to improve the lives of people with disabilities across two districts (Gorakhpur and Mathura) in Uttar Pradesh, India. Supported by CBM and the Australian Government through the [Australian NGO Cooperation Program \(ANCP\)](#), the project aimed to promote the sustainable socioeconomic development of around 4156 people with disabilities and their families through skills trainings, livelihood opportunities and financial inclusion.

Implemented by lead partner, Purvanchal Gramin Seva Samiti (PGSS) and sub-partner, Naujhil Integrated Rural Project for Health and Development (NIRPHAD), the project is changing the lives of people with disabilities, and their families.

Disability and poverty go hand in hand. Disability can be both the cause and result of poverty. Breaking the cycle is key to both protecting the rights of people with disabilities and lifting people out of poverty.

Drawing on project evaluations carried out in 2015 and 2020 assessing the impact of the project on the economic well-being of project participants and their families, this report will document the changes that have occurred as a result of the project over the five-year period.<sup>1</sup>

The findings will identify the correlation between Community Based Inclusive Development (CBID) interventions and changes in poverty levels of families with a person with a disability. In doing so, it will highlight the extent to which the project has decreased poverty in families with a person with a disability.

It is important to note that the 2020 mid-term evaluation in which this report draws from was conducted during, and reports on activities implemented during the initial stages of the Covid-19 pandemic. While the data here represents the experience and opinions of those involved in the project at the point of data collection, it must be acknowledged that those experiences and opinions may have since changed due to the Covid-19 pandemic. In saying that, in a study conducted on a similar project in India, it was found that people engaged in the CBID project were more resilient and better able to manage the economic implications of Covid-19 than those not involved<sup>2</sup>. It would be assumed that this project would offer participants with a similar level of support.

---

<sup>1</sup> During the 2015 study, interviews were conducted with people with disabilities and their family members from 250 households across Mathura and Baldeo blocks in Mathura district. 18% of households represented people with severe disabilities. The same study group was used during the 2018 study.

During the 2020 study, interviews were conducted with 150 people with disabilities and their family members, from Gorakhpur district and Mathura district. Since the study focused on people with severe disabilities (totalling 53% of participants with disabilities), the study included the opinions of family members who answered on their behalf (29% participants). 35% of participants were female.

All data collection in both 2015 and 2020 was collected in Hindi. Disability severity was categorised according to the government of India categorisations that is used in CBM-India project.

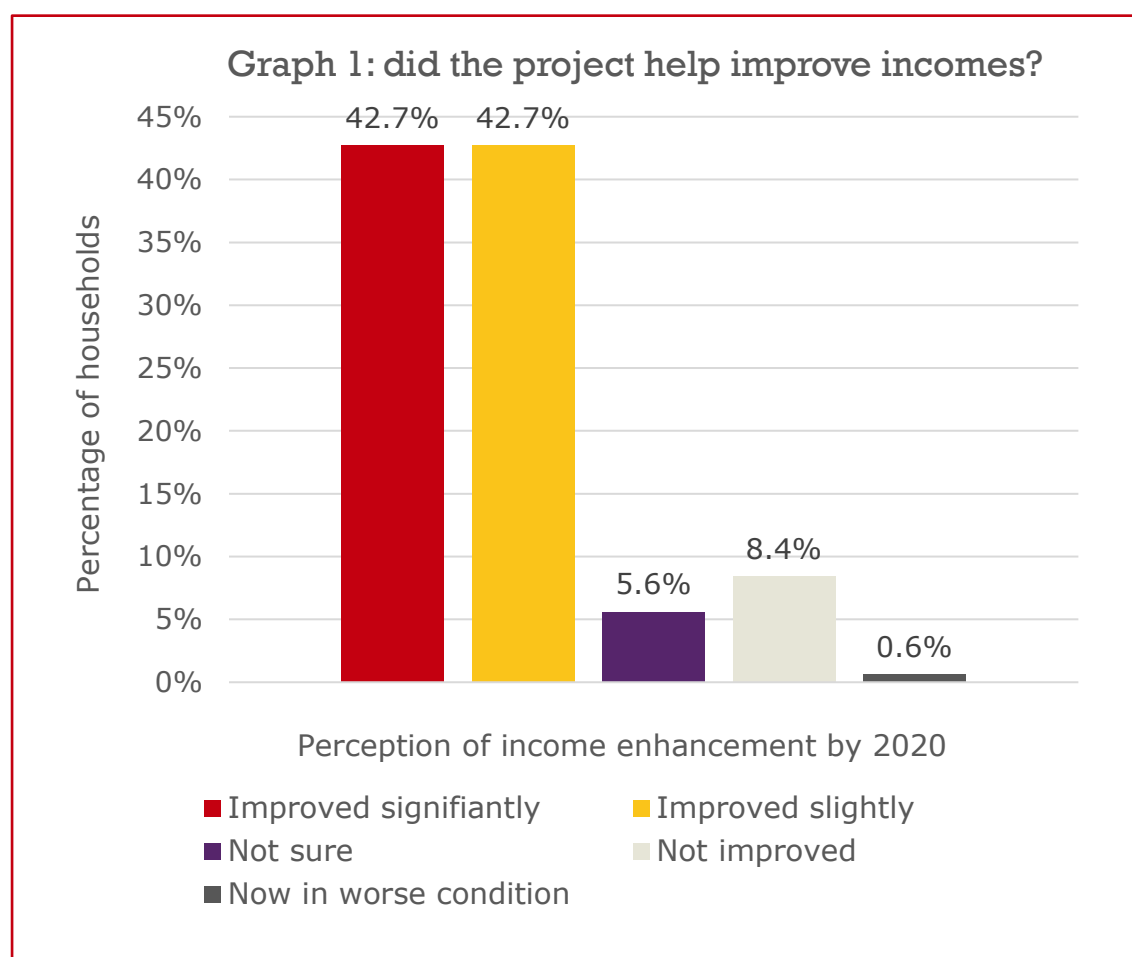
<sup>2</sup> CBM Switzerland, 2020, *Building Resilience through Disability Inclusive Self-Help-Groups*.

## What's changed?

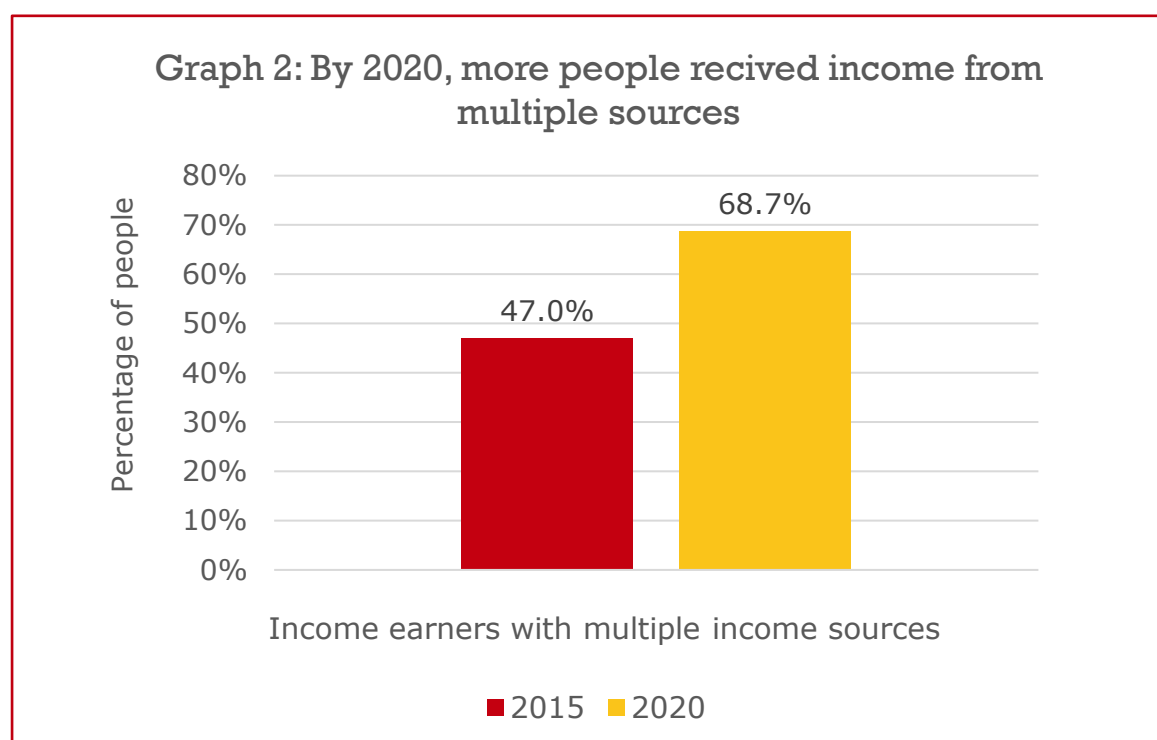
### Income

In 2015, 86.4% of households surveyed were either extremely poor, very poor, or poor – living on less than US\$4 per day. Of those households, 90% were headed by a male with a disability. In a society where men are most often the main income earner, not only does this highlight the role males traditionally play in keeping families out of poverty, but it also re-confirms the idea that disability is both the cause and consequence of poverty.

**By 2020 however, most respondents (85.4%) felt that their economic situation had improved as a result of the project.**



Of those individuals with an income, 68.7% received income from more than one source (21.7% more than in 2015), indicating that the project has contributed to diversifying income sources for participants, reducing their dependability on one income generating activity, and decreasing risk.

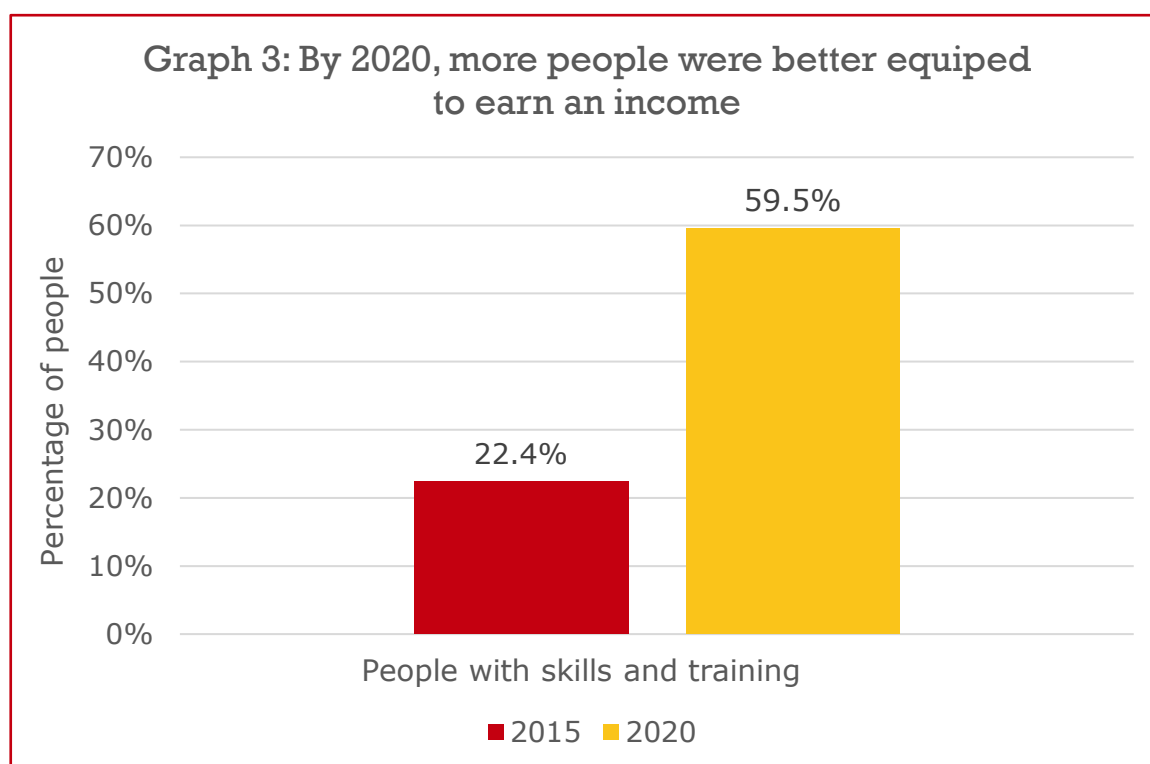


## Employment Activities

Over the five-year period, the types of jobs people with disabilities were engaged in did not vary greatly. In 2020, most households' primary income was generated from small business, agriculture and non-farm labor. This is not too dissimilar from 2015 where the majority those employed (more than 70%) were engaged in unskilled labour that does not earn much income.

**By 2020 however, people with disabilities showed a greater potential to earn an income.** In 2015, 77.6% of respondents had no specific trade or vocational training. This was especially true for people with disabilities. By 2020 however, 59.5% of participants participated in

skills development training on income generating activities, 97% of which had either been given by the program or facilitated by the program. This indicates that, as a result of the project, at least 37.1% more participants are better equipped with knowledge and skills to participate in income generating activities.



## Income and expenditure

In 2015, 73.6% of household income was spent on three main areas: food (36.4%), health (23.2%) and education (14%). Only 2% were accessing treatment for their disability. **By 2020, most people with disabilities felt that, over the past three years, household income to support food and nutrition had improved to some degree.** This was fairly consistent across all those targeted with a disability, with 42.9% of people with mild disabilities, 48.3% of people with moderate disabilities, and 34% of people with severe disabilities believing the situation has *much improved*.

Similarly, **looking at the portion of household income to support family health-related needs, most people with disabilities again**

**felt that the situation had improved**, with 43.9% of people with mild disabilities, 43.2% of people with moderate disabilities, and 31% of people with severe disabilities agreeing that it had *much improved*. It is worth noting that while one third of people with severe disabilities felt the situation had *much improved*, this was less than those with mild and moderate disabilities.

### Savings

Surprisingly, despite increased incomes, **less people in 2020 regularly saved money monthly** (59%, compared to 67% in 2015, and 60% in 2018). And of those who did save regularly, people with severe disabilities (50%) were less likely to regularly save than people with mild disabilities (71%) and moderate disabilities (57.1%). In fact, those with a severe disability were most likely not to save at all (30.6% compared to 22.6% of people with mild disabilities and 25% of people with moderate disabilities). This could be attributed to the fact that the survey was undertaken during the Covid-19 pandemic and a large number of participants' (61%) recent income was either heavily or moderately affected by the pandemic. Only 3% said it had a positive impact on their income. However, when comparing the economic situation of people involved in the project to those not involved, **63% thought their economic situation was either better or the same as those not involved**.

### Assets

The survey tracked the profile of families' houses and a range of household assets, as improvements or acquisitions are an indicator of progress out of poverty<sup>3</sup>.

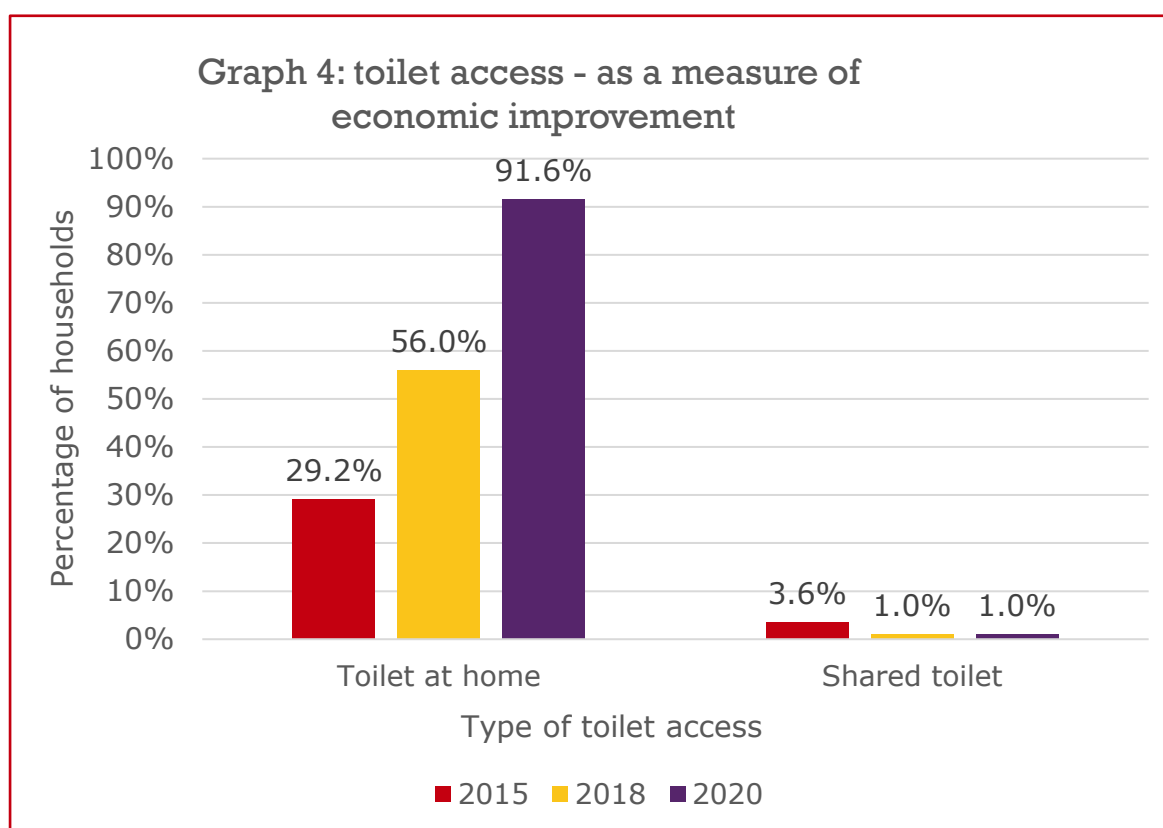
By 2020, the number of households with toilets at home had significantly improved, from 29% in 2015 to 91.6%. Of those people with severe

---

<sup>3</sup> Progress out of Poverty approach: <https://www.povertyindex.org/country/india>



disabilities, 95.3% had a toilet at home. This was closely followed by 90% of people with moderate disabilities, and 89.6% of people with mild disabilities.



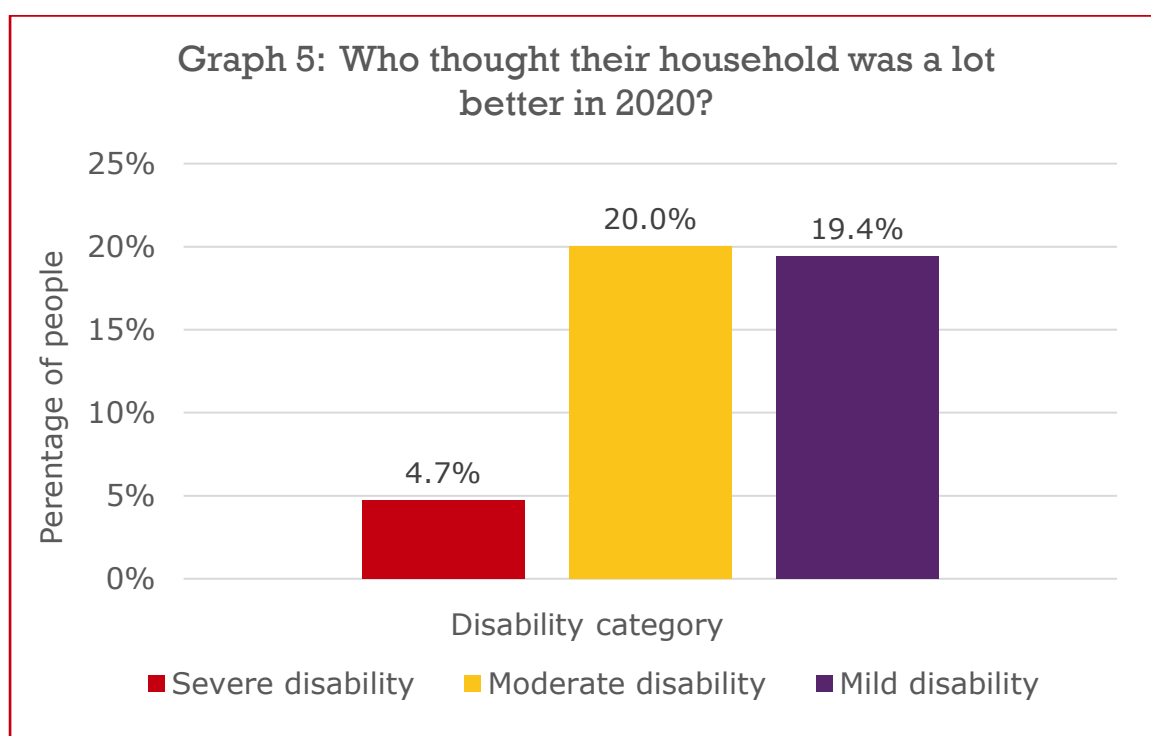
Like the data collected in 2018, data collected in 2020 revealed that the only asset which has been acquired by a significant number of people is cell-phones (29.9% non-smart mobile phone and 23.9% smart mobile phone). This reflects both the growing reliance on technology and the reduction in prices. While 16.2% made improvements to their house, there was little acquisition of other assets (9.4% purchased a vehicle, 8.6% purchased livestock using their own money, and only 4.3% purchased agricultural equipment using their own money).

## Loans

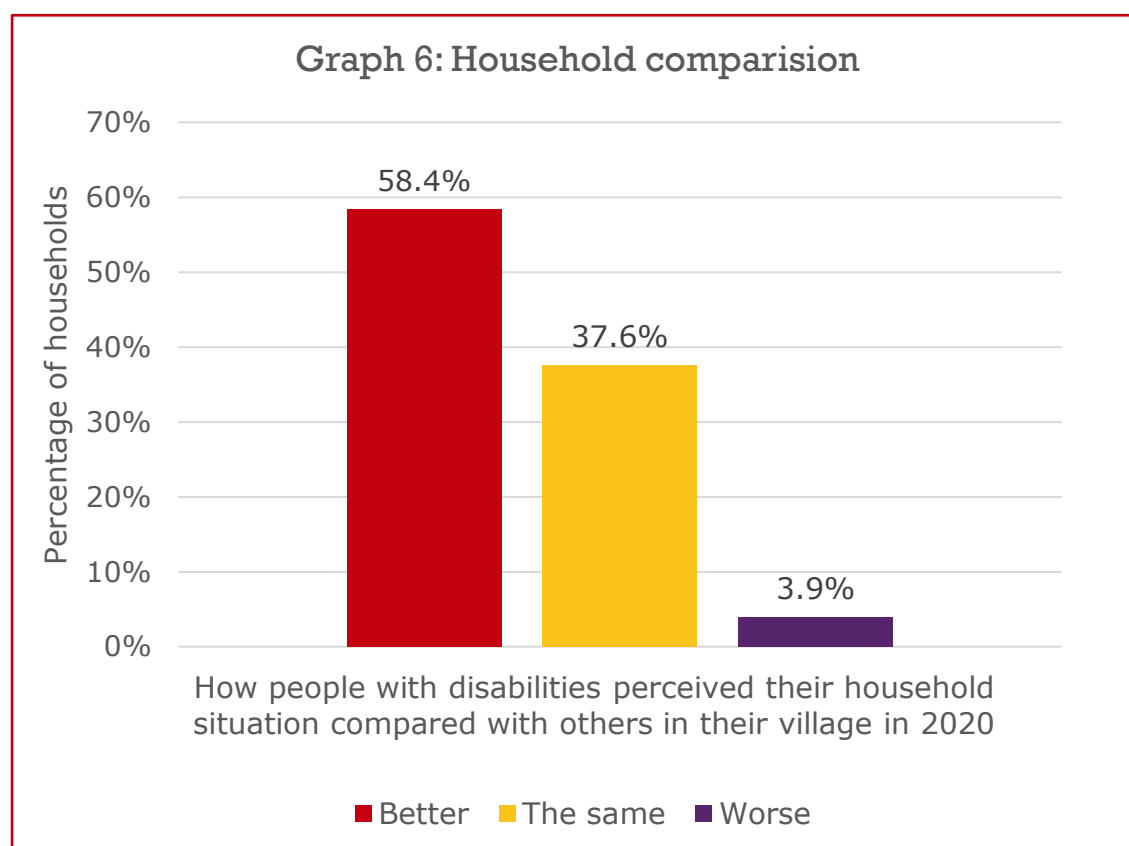
In 2015, 28% of people reported having taken loans to pay for medical treatment. By 2020 however, very few people (less than 2% of people with mild disabilities) felt the need to regularly borrow money for household expenditure. Most people (67.7% of people with mild disabilities, 53.3% of people with moderate disabilities, and 54.8% of people with severe disabilities) said they would definitely not borrow money for household expenditure. This could be attributed to a number of factors, including increased income, better financial management, more access to government schemes and benefits, or more confidence in public hospitals.

## Perceptions of the household

**More people in 2020 (70%) than in 2018 (48%) felt that the overall status of their household has improved as a result of the project.** However, of those who felt it was *a lot better*, those with severe disability felt it the least (4.7% compared to 19.4% of people with mild disabilities and 20% of people with moderate disabilities).



**When thinking about the situation of their household compared to others in their village, more people in 2020 (58.4%) than in 2015 (45.6%) felt it was better.** 37.6% thought it was the same and only a very small number thought it was worse (3.9%), indicating that the project has succeeded in creating socio economic equilibrium within the community.



**Reflecting on the degree to which a person with a disability is included in family decision making around finances,** 89.7% of people in 2020 felt they are included in some capacity **(from sometimes to every time)**, compared to 76.9% in 2015. Only 6.5% felt that they were never included. However, while more people with disabilities are being included in financial decision making, people with severe disabilities are, overall, less likely to be included than those with mild or moderate disability. Women with disabilities on the other hand were, overall, more likely to be included than not included.

In terms of how much people with disabilities are contributing to their family financially in 2020, **68% are either primary or significant contributors in their family**. Although this demonstrates the success of the project in increasing the capacity of people with disabilities overall to earn an income through livelihood training and income generating activities, people with severe disabilities (56.2%) and women with disabilities (57.5%) are less likely to contribute than people with mild disabilities (71.6%) or moderate disabilities (76.7%). Thus, more focus should be given to income generating opportunities for people with severe disabilities.

### Perceptions of community and social participation

Over the duration of the project, people with disabilities became more socially active. In 2015, most respondents reported that their social life was very much affected by the disability. **By 2020 however, almost all people with disabilities (92.9%) felt they participate in public gatherings and family functions to some degree**, from 'sometimes' to 'every time'. Only 3.4% said they never participate. When looking at who participates most, from 'often' to 'every time', a larger proportion of people with moderate disabilities (83.3%) agreed compared to people with mild disabilities (77.6%) and people with severe disabilities (69.5%). Around one third were women with disabilities. This indicates that people with disabilities overall, feel more comfortable interacting with family and community members and due to high levels of acceptance and accommodation.

**By 2020, most people (79.9%) with disability also felt that were included in village and community level discussions around important matters to some degree, from 'sometimes' to 'every time'**. When looking at who participates most, from 'often' to 'every

time', a larger proportion of people with mild disabilities (64.6%) agreed compared to people with moderate disabilities (53.3%) and people with severe disabilities (57.2%). Just over a half were women with disabilities. Considering that at the beginning of the project people with disabilities were unlikely to be involved in public gatherings, the fact that over 50% of people with disabilities, including those with severe disabilities, are now regularly participating in important community discussions not only demonstrates the success of the project in promoting disability inclusion, but would also indicate that issues around disability are being better understood and considered in community decisions.

However, when asked if the project has improved the leadership skills and opportunities of people with disabilities, the response was mixed. 38.2% thought it had improved drastically, 33.1% thought it had improved slightly, while 26.6% were unable to say. When looking at the participants that thought their skills and opportunities had improved drastically, only 19.8% of people with severe disabilities agreed, compared to 41.3% of people with mild disabilities and 54.6% of people with moderate disabilities. This indicates that people with severe disabilities are still more likely to find it harder to climb the ranks to positions with more responsibility or access new opportunities.

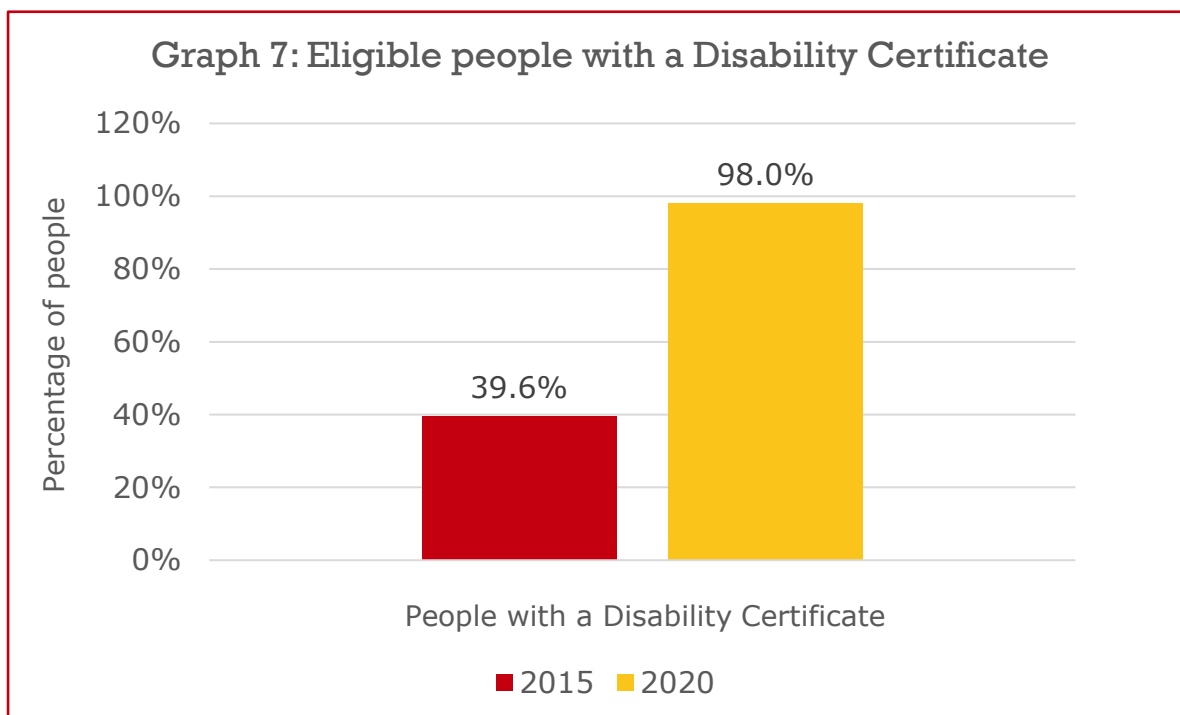
### Government schemes and pensions

In 2015, 49.6% of people with disabilities or their families said they had accessed a government scheme. Connecting people to government schemes is a key focus of the project partner organisations' work with people with a disability. This has been a focus since before 2015 and continues in their current program. Many rural families miss out on accessing government schemes because they are not confident with the process of applying for them. Both partners have a strong track record of supporting families in this regard.

A disability certificate is one of the most important documents for people with disabilities in India. As a prerequisite for accessing benefits through government schemes and various programs, it is essential for getting support to people with disabilities. Without this card, people with disabilities miss out on government benefits (such as scholarship schemes for students with disabilities, travel concessions, subsidised assistive devices and aids, unemployment allowance, business loans, access to certain government, and more), putting them at greater risk of falling through the cracks and being left behind.

In 2015, only 39.6% of eligible people with disabilities had a disability certificate. Alarming, no one with a psychosocial disability, cerebral palsy or autism had a disability certificate. Acknowledging that this was a major gap that needed attention, the project worked to increase the number of people with disabilities with a disability certificate. By 2020, **98% of eligible people with disabilities had a disability certificate**, with numbers evenly spread between people with mild, moderate and severe disabilities. This means that **more people with disabilities are able to access support services, such as the disability pension.**

The availability of health insurance is also important for people with disabilities and their families as it could enable families to redirect money that would usually be spent on health, towards other things, such as livelihood activities – thereby increasing profits and reducing poverty. In 2018 the government introduced a national health insurance scheme (the Ayushman Bharat Yojana) to help vulnerable people access vital health services. The project supported people in the application process and as a result, **57% of people with disabilities had a Ayushman card (health insurance) in 2020.**



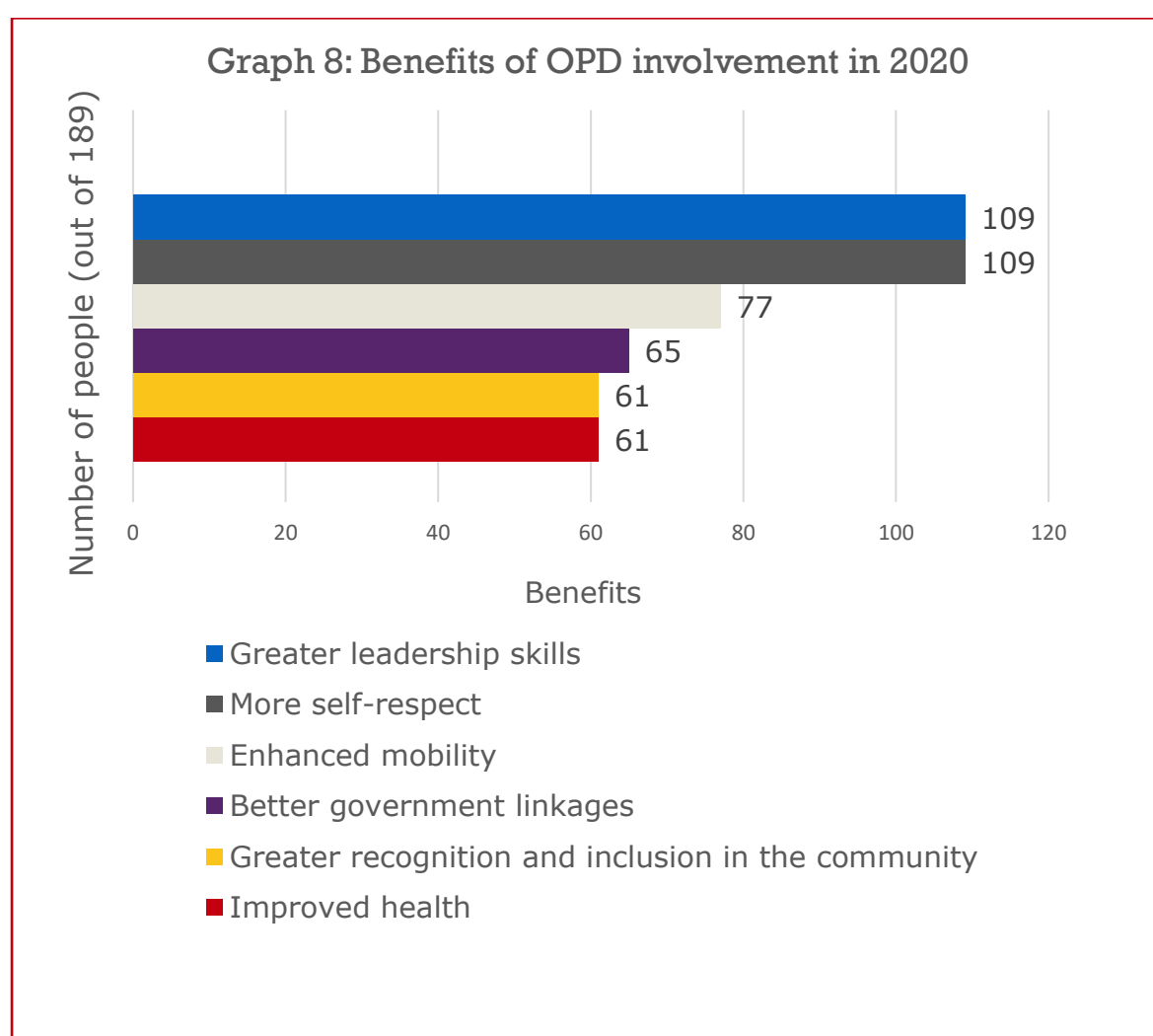
**In 2020, more people with disabilities (55.3%) had access to assistive devices**, such as wheelchairs, hearing aids, tricycles, crutches and rehabilitation services, compared to the baseline data of 13.9%. Of those with assistive devices, 89.5% were facilitated through the program. Not only does this demonstrate the effectiveness of the program in building and strengthening government linkages, but it also means that more people have increased capacity and mobility **(73% of people with disabilities in 2020 perceive there has been considerable improvement in their mobility)**, giving them more options for income generation and reducing the amount of money they must pay from their own savings on health services.

### Involvement in Organisations of People with Disabilities and Self-Help Groups

In 2015, 75% of people surveyed said they were aware of the Organisation for People with Disabilities (OPDs) in their area. By 2020,

**94% of people with disabilities surveyed were members of an OPD, of whom 73% were satisfied with their involvement.**

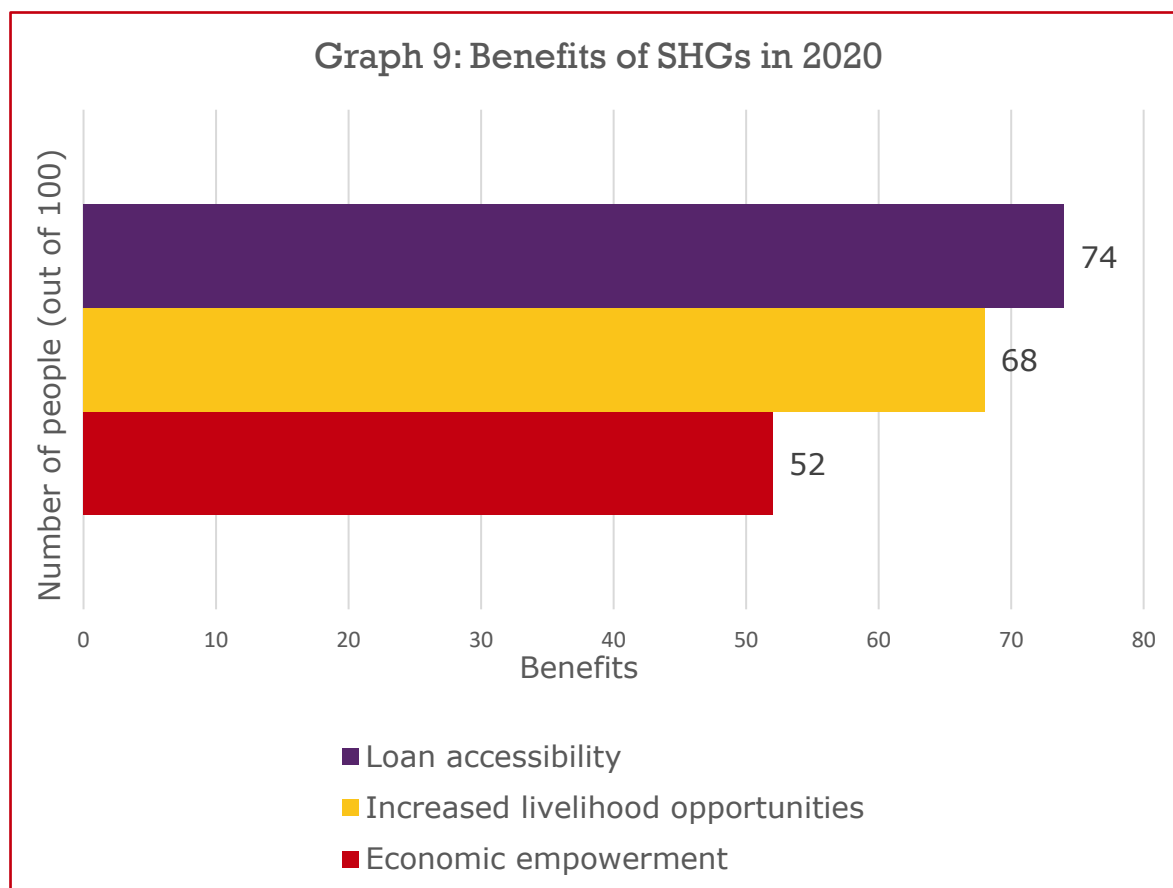
When thinking about the benefits of being involved in an OPD, over half of all OPD members in 2020 (109 of 189) said it improved their leadership skills and they are now respected and appreciated everywhere in the society. 77 members recognised enhanced mobility as a key benefit that has led to better access to rights and entitlements, while 65 stated increased access to government schemes as a benefit.



In addition to OPDs, **50% of people with disabilities surveyed were involved in self-help group in 2020 (SHGs), of whom 88.7% were satisfied with their involvement.**



When thinking about the benefits of being involved in a SHG, 74 members found that being involved in a SHG made it easier for them to take out a loan, while 68 said it improved their livelihood opportunities and 52 said it led to economic empowerment.



### Overall satisfaction with program

Overall, 90% of people with disabilities were either satisfied or very satisfied with the program.

### Conclusion

By comparing data from 2015 to 2020, it is evident that the economic situation of people with disabilities and their families participating in *Parivartan* CBID program has, overall, improved. While the changes in situations of people and families interviewed in this study cannot be solely

attributed to this program alone, the results indicate that it has contributed in some way to the following improvements:

While less people with disabilities in 2020 were saving money regularly than in 2015 and 2018, more felt that their economic situation had improved as a result of the project. In 2020, more people with disabilities were involved in multiple income generating activities, leading to a diversification of income sources and increased economic security. While the types of jobs people with disabilities were employed in did not change much over the years, more people felt they were in a better position economically to meet the needs of their family in terms of being able to provide enough food and respond to health needs.

By 2020, the way in which people with disabilities perceived their own situation also changed. A higher proportion of families now felt that their household situation had improved over the past five years, and that their situation was better than other families in their community. Supporting this change was the fact that by 2020, the percentage of household with a private toilet had increased dramatically, from 29% in 2015 to 91.6%, improving the health and safety of household members.

Community and family attitudes towards people with disabilities continued to improve. More people with disability participated in important family decisions making, attended public gatherings and family functions, and were included in village and community level decisions. As a result of greater disability inclusion and increased awareness, disability issues were more likely to be better considered in family and community decisions.

As the project progressed, more people with disabilities were able to access government schemes. This could be due to the fact that, by the end of the project, almost all people with disabilities were supported to access a Disability Certificate, giving them greater access to various

concessions and benefits under government schemes, such as the disability pension. Improved government linkages also meant that more people were able to access assistive devices, such as wheelchairs, hearing aids and rehabilitation services, improving their mobility and capacity.

Membership of OPDs and SHGs not only grew but is strong and positive. Those involved in OPDs and SHGs are benefitting economically, socially, and physically, including people with severe disabilities.

However, while the survey shows that the program has had a positive impact in most areas, the likelihood of participants saving money regularly and accessing loans has reduced. It is uncertain why this is. Reduced savings could be due to participants investing their own money into livelihood activities or purchasing assets, such as livestock (8.6% of participants) or agricultural equipment (4.3% of participants) or renovating their house (4.3% of participants). It could also be that they simply do not have excess money to save due to the impact of the Covid-19 pandemic. The reduction in loans could be due to participants not feeling the need to borrow money due to increased income, improved financial management, or more access to government schemes and benefits. Had participants not said that their situations had improved, then these two things would be a concern.

While the social and economic situation of people with disabilities improved overall, it is worth noting that people with severe disabilities lagged in a few key areas. These included leadership skills and opportunities, the status of their household, and the degree to which they contribute to their families financially. To improve the situation for all people with disabilities, it is critical that project interventions are equitable so that people with severe disabilities do not miss out.

Lastly, while the picture presented in this report represents the situation during the early stages of the Covid-19 pandemic – before the Delta

variant took hold - it is hoped that the strong progress the program has made in building up OPDs, increasing the economic potential of people with disabilities, and strengthening government linkages will last beyond the pandemic and beyond the life of the project, and continue to benefit people with disabilities and their families, breaking the cycle of poverty.