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## Much Ado about Nothing

This is a true incident, which happened in a town some where in India to a happy small family. Both wife and husband employed as officers in different Banks with two school going children a girl aged 9 and a boy aged 7. Together they earned enough to save money for the future and spend to enjoy life with all house hold amenities. They had a small car to go around the town in the evenings for shopping, entertainment and house visits to meet friends and relatives.

The man of the house would proudly say that he was the boss at home and that he had the permission from his wife to say so! (He had copied the statement from a poster.) Their neighbours had a lot of respect and regards for the family since they would never hesitate to help others in need, more over the lady was known for her eagerness to help the sick and was very well-known voluntary blood donor of that area.

Suddenly it was noticed that a house full of joy and cheers became a den of sorrow and tears. The lady became erratic, stopped talking to her husband, children and loud shouts could be heard from the house. None could understand what exactly happened nor would she tell them what was troubling her. The madam built her own walls around herself – and isolated herself. The rest of the family members rose to the occasion and started adjusting with the new behaviour just to ensure that there were no more screams. However, the neighbours could sense the difference. This situation prevailed for more than 3 months while no one dared to find out the reason.

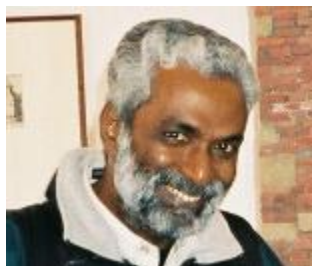
Then on one Sunday she summoned her husband and informed him that she is planning to resign her job and went a step further to hand over papers seeking for a divorce. The poor felt his kingdom crumbling all around him but could only shed tears and he could see that she was also in tears. With a very heavy heart and few options left, he requested his wife to give him one time to decide, for which she agreed and that made things worse. All interventions from family members and friends were in vain and she was adamant. Eventually, the gentleman agreed and signed the papers. It was a very emotional moment and both were weeping while no one was around. The husband was fully aware that his wife was not doing it happily and this worried him more than anything else for all his life he only wanted her happiness.

And since all the formalities were over he took courage and requested her to tell the exact reason troubling her – for which she finally agreed requesting confidentiality. With choked voice, she said “I have leprosy and I do not want you all get this disease since I love you all”. The husband was shocked again and said “so what and how did you know you have leprosy?” For which she started narrating that, once on her visit to a hospital she saw a poster which gave information about patch and sensory changes and on the same day she noticed a patch on her thigh and she felt some kind of sensory loss though she could not tell what exactly it felt like. She stated that she further started collecting a lot of information from websites as well – there was so much of medical information and only few lines, which said leprosy is curable and some thing about MDT. And moreover she didn't feel like consulting a doctor the reasons she could not express. Her main fear was not about curability but the future of her children and spread of the disease, and with that she could not speak any thing more but kept weeping uncontrollably.

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It was the time now for the husband he said that all these days they had been sincerely listening to her and now it is her turn to listen, he could convince her and took her to a Doctor for consultation. And after all the examinations the doctor had told her that she had no leprosy but a kind of ring worm infection and prescribed some ointments which eventually cured her problem. The family was coming back to normalcy – while one day both the children came to their parents and the daughter said “Mummy we knew about the problems which had caused turmoil in our family, we would have loved you more even if it was leprosy – it is better to get leprosy rather than live without sweet mummy – after all leprosy is a disease and is easily curable”. That was the happiest day for the woman in that family

So then what did we learn from the incident? We need to redefine our communication methods. Please think about it.....



*Presumptions are good but Clarifications are better and the Best . . . . .*

**Dr. N Manimozhi.**  
**Medical Coordinator, AIFO**

## JOINT EFFORTS TO CELEBRATE THE UN CONVENTION ON RIGHTS OF PERSONS WITH DISABILITIES (UNCRPD)

One day workshops on the UN Convention on Rights of Persons with Disabilities (UNCRPD) in 4 regions i.e. Raichur, Mandya, Bengaluru and Haveri / Bidar of Karnataka were planned jointly by AIFO India, CBR Forum, Action Aid India and local partner organisations. These workshops were organised for persons with disabilities, their federations, family members and organisation staff members. M. Mahesh-CBR Forum, Mr. Victor-Action Aid, M. Jayanth-AIFO and some of the co-facilitators from the local organisations were also involved in facilitating these sessions.

"Persons with Disabilities from all over the world are celebrating this new Convention- UNCRPD is an international instrument that recognises the Human Rights of Persons with Disabilities and persons with disabilities from different districts of Karnataka should be part of this celebration as decided by the joint action group."

India became one of the signatories to the UN convention on 30<sup>th</sup> March 2007; the disability sector was very keen in following all the developments and took an immediate measure to celebrate the convention all over the country. In this context, a 2 days National Level Consultation was organised by NCPEDP on the UNCRPD at New Delhi on 27<sup>th</sup> -28<sup>th</sup> July 2007. It was well attended by M. Ashish Kumar, Deputy Director-General, Ministry of Social Justice and Empowerment, Ms. Alka Guha, Counsellor-RCI, Ms. Amita Dhanda-NLSAR who were the part of the Indian Delegation while drafting the UNCRPD and there were few of the leading disability activists / organisations from across the country. AIFO India, CBR Forum, Action Aid India and other agencies from Bengaluru were also part of this deliberation. After this session it was decided by M Jose-AIFO, M Nicholas-CBR Forum and others to organise 1 day workshops in rural Karnataka to spread awareness on the convention.

The main goal of this workshop is to enable Persons with Disabilities and their federations to get an overall understanding on the following:

1. Links between disability and rights.
2. The background of UN Convention on the Rights of Persons with Disabilities
3. India's position with respect to the UN Convention on the Rights of Persons with Disabilities
4. Common understanding on some of the selected Articles under this convention
5. Discuss ways in which persons with disabilities can use this Convention to access their rights.
6. Discuss and analyse relationships between UNCRPD and PWD's act in India

## 7. Action plan development for their respective region

Already 2 successful workshops at Raichur and Bengaluru (covering 11 districts) were organised which was attended by 200 participants. Each organisation had role in planning, organising, facilitating and reporting of the programmes. Mr. Suresh Kushtagi and his team from Samuha group successfully translated the UNCRPD into Kannada language which help to campaign about these celebrations. AFO already printed/ made copies for first 2 workshops and promised more copies of UNCRPD in Kannada language. By end of this year, remaining 2 workshops will be conducted.

*By Jayanth, CBR coordinator, AIFO*

### Microfinance and Microcredit

The term 'microfinance' is defined as the practice to provide or lend financial services such as loans, Micro credit, Micro savings or Micro insurance to poorest, unemployed and low-income individuals. Traditionally banks and lending institutions do not lend money to needy and under privileged people as there was a lack of information about individual clients, collateral and the high transaction cost of processing small loans.

This cost effective and self sustaining method of microfinance has enormously helped poor people to overcome poverty, hunger, ill health etc. Today most of the finance organizations, microfinance institutions, credit unions, trusts, societies, cooperatives and non-governmental organisations give loans to needy individuals or group who doesn't have a verifiable credit history, security or minimum qualification to gain access to traditional credit.

Microfinance institutions such as credit union, down-scaled commercial bank, financial NGO or credit cooperative offers mostly micro credit i.e. lending small loans in two ways i.e. Group Lending and individual lending. In group lending, each member get equal distribution of loans, they stand collateral to each other. The entire group is responsible for loan and they get more subsidy. But in the case of individual lending, there is with fewer subsidies. Each person takes loan according to their needs, capacity and schemes. Individuals are solely responsible to repay their loans.

This concept has reduced vulnerability hence transforming the life of under privileged from "every-day survival" to "planning for the future" with their own efforts and renewed dignity. As a result they are able to send their children to school, enjoy better nutritional foods and improve living conditions, as a result there is a lower incidence of illness or mortality. In other words, they can plan for better and brighter future for themselves and for their family.

AIFO has adopted this concept in ASSAM CBR PROJECT where majority of poor, tribal community had mortgaged their paddy fields in the hands of money lenders. In this scheme, they were given a small part of loan and initiated to form Self Help Groups. With the success of Self Help Groups, so far about 400 acres of land been redeemed. This has immensely helped to improve the socio-economic, health and education of deprived community in Assam.

*Mr. Jayanth Kumar, CBR Coordinator, AIFO*

**"Do not wait for leaders; do it alone, person to person."**

*Mother Teresa*

## TOWARDS LIGHT AND BRIGHTNESS

Mr. Jyothi Ram, aged 34 years, resident of Channapatna Town has visual disability. He is happily married man with wife and 2 children. He had normal eyesight till the age of 15 years and has studied till VI standard in normal school. After the loss of vision, he was totally dependent on family members and others for daily chores. He spent about 9 years without any proper guidance or training and was totally confined to his home only. During the year 2002, Samudaya CBR programme of Channapatna supported by AIFO, India identified him and took intervention in the development of Mr. Jyothi Ram.



At National Association for the Blind Bangalore, Mr. Jyothi Ram underwent 45 days training programme on orientation and mobility. After completion of the training session, he had self-confidence and motivation to lead his life with minimal external help. A few facilities were provided to him by the project such as PHP Bus pass, mobility cane, brazille watch which made his life easier and comfortable.

After completion of training he returned to his old business of selling coffee, tea powder and has also started working as an agent for finance company. He also took an immense interest in helping other visually impaired persons in the target area to attend similar training programme. Today, he is involved in the programmes such as assessment, referral, getting PHP for others, sending visually impaired persons for orientation and mobility programme. At NAB, Bangalore he is one of the active director in taluk Level Disabled Persons Association promoted by Samudaya CBR Project.

We hope that in future rehabilitation and support would be provided to many more disabled persons at right time which will bring light in the life of people with disability. This success story of Jyothi Ram will inspire many other disabled persons to mould their lives with happiness and confidence.

I can see, and that is why I can be happy, in what you call the dark, but which to me is golden. I can see a God-made world, not a manmade world.

***-Helen Keller***

**TO,**