

Making Microfinance Accessible to Persons with Disabilities: Awareness and Attitudes Among Indian Microfinance Institutions



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Table of Contents

Abbreviations	3
Tables and Figures.....	3
Foreword.....	4
Executive Summary	6
Chapter 1: Introduction.....	7
Microfinance and its Impact.....	7
Why Have PWD Not Been Included?	7
Rationale for the Study.....	8
Organization of This Paper	9
Chapter 2: Methodology.....	10
Research Methods and Scope	10
Participation Selection	10
Tools for Data Collection	11
Facilitation and Recordings.....	12
Ethics	12
Data Transcribing and Analysis.....	12
Chapter 3: Research Findings and Recommendations.....	13
A. Discussion and Analysis of MFI Staff Survey.....	13
Insight I: Including Persons with Disabilities via Microfinance	17
B. Discussion and Analysis of MFI Management Survey	18
C. Discussion and Analysis of Focus Group Discussions (FGDs)	18
Insight II: Including Persons with Disabilities via Microfinance.....	25
Chapter 4: Conclusion and Future Work.....	25
Future Work.....	29
Annex	30

Abbreviations

AMPL	Annapurna Microfinance Pvt. Ltd.
CFI	Center for Financial Inclusion
DPO	Disabled Persons Organization
ESAF	Evangelical Social Action Forum
FGD	Focus Group Discussion
MFI	Microfinance Institution
NSS	National Sample Survey
PWD	Persons with Disabilities
SHG	Self-Help Group

Tables and Figures

Table1: Institutions CFI Partnered With for this Research

Figure1: Respondents' Opinions about Loans to PWD

Figure 2: Level of Difficulty in Solving Problems Seen as Impediments in Extending Loans to PWD

Foreword

The Center for Financial Inclusion at Accion (CFI) sees financial inclusion as essential to full economic citizenship to many persons with disabilities (PWD) living below the poverty line. And yet, even though PWD make up as much as 12 to 15 percent of the population in developing countries, only 0.5 percent of microfinance clients come from this underserved community.¹ Therefore, microfinance institutions (MFIs) that achieve disability inclusion gain access to a significant untapped market, can improve retention of their current client base, many of whom will acquire disabilities over time, and can address a compelling social need.

MFIs in India reach tens of millions of low-income microfinance clients and have achieved admirable levels of operational efficiency. Unfortunately, however, the MFIs have not made any significant strides in ensuring that their services are accessible to PWD. The reasons for this lack of outreach are threefold:

1. Lack of *awareness* of the challenges PWD face in accessing microfinance services
2. No proven *business case* for making existing processes more disability accessible
3. Unsupportive and unclear *policy* framework on how to provide services when disabilities are present

CFI as a Catalyst

CFI seeks to bring together like-minded stakeholders to create a dialogue between two groups in India who share the common goal of economic empowerment of low-income PWD: MFIs and disability organizations (private, non-profit, and government).

Accion has the commitment of leading MFIs and disability organizations to work together toward this goal. The MFIs involved in this initiative to date are:

- Equitas, a Chennai-based MFI that is one of the largest and most efficient MFIs in the country
- ESAF, a Kerala-based MFI that has been doing development work in southern and central India for more than two decades
- Annapurna Finance, a self-help group MFI operating in Odisha and Chhattisgarh, with some of the most underdeveloped communities in the country

The conceptual framework for CFI's ongoing work with these MFIs is the white paper *A New Financial Access Frontier: People with Disabilities*, which puts forth an inclusion roadmap developed with guidance from leaders in both the microfinance and disability inclusion communities. The roadmap distills core lessons about PWD empowerment as they relate to financial services and includes the following major categories: universal design and reasonable accommodation, partnership with disability organizations, human resources, legal framework, technology-enabled inclusion, and financial capability. In the short term, this project will promote testing the roadmap at several MFIs in India. In the longer term, the project aims to catalyze cultural and operational transformation within MFIs such that they become more disability inclusive at all levels.

¹ A study by Handicap International in 2005, suggests that much of the participation in financial services by PWDs is subsidized. The goal of the Center is to build a strong business case for providing *non-subsidized* financial services to persons with disabilities.

Motivation for the Study

As an initial step in our journey along this roadmap, CFI partnered with v-shesh, an organization with expertise in disability inclusion, to conduct a study to understand the challenges related to *awareness* and *attitudes*. The objective of this study was to learn about the prevailing understanding of disability issues amongst the MFIs' various stakeholders (leadership, field staff, and clients). This is an important first-step that will be used to inform much of the subsequent work of this project – designing appropriate training materials, revising PWD-related policies, and partnering with disability organizations.

Siddhartha Chowdri

Country Manager, India

The Center for Financial Inclusion at Accion

Executive Summary

This research paper analyzes and presents the findings of an extensive research study that was conducted to uncover barriers hindering financial inclusion for PWD in India. The key stakeholders involved in this exercise were staff and senior management of MFIs, and disabled and non-disabled MFI clients. The research attempted to study and bring to light the thoughts, concerns, and reservations of these stakeholders on the question of onboarding PWD as microfinance clients.

In general, MFI staff demonstrated a good understanding of visible disabilities and also a good track record of interacting with persons with disabilities (even as MFI clients), but sensitization is needed to iron out the finer issues discussed above. Nearly all respondents expressed the view that their MFI was ready to have PWD as clients, either fully ready (63 percent) or ready with major to minor changes. These proposed changes include special training for field staff, special loan officers to service PWD clients, and creating cheaper loans.

The study employed both qualitative and quantitative methods to elicit information from the stakeholders and assimilated that information to deduce major knowledge and awareness gaps and attitudinal issues that exist. Based on the identified gaps and issues many strategic recommendations that targeting inclusive change have been made. The study can be regarded as a baseline benchmark of the challenges and issues microfinance institutions may face if they decide to onboard persons with disabilities as potential clients. The recommendations put forth by the study are applicable to all MFIs across India and in some cases they may be globally relevant. The findings in this document can be used as initial information to guide the process of greater financial inclusion of persons with disabilities.

Chapter 1: The Challenge

I understand the difficulty they (persons with disabilities) face on a day-to-day basis in accessing almost everything. We have to learn to treat them as one amongst us, give them respect, make them believe in themselves, and then see all that they can achieve.

- Equitas branch staff member, Tamil Nadu

My friend's brother has a disability. Due to his disability and constraint of funds, he could not pursue his education and now finds it difficult to pursue his dreams.

- ESAF branch staff member, Maharashtra

Microfinance and its Impact

Microfinance has helped millions of people across the world become more self-reliant by providing them with much-needed funding, which otherwise was either very hard for them to access or not available to them at all, to build sustainable sources of income (livelihoods). Microfinance lending has proven that the poor are creditworthy and sincere in fulfilling their debt obligations in a timely manner².

However, PWD continue to face high levels of doubt and cynicism when it comes to borrowing for self-employment or entrepreneurial endeavors.

Why Haven't PWD Been Included?

Delivery constraints, societal prejudices (which include discriminatory attitudes and incorrect perceptions of disabled persons' abilities), lack of access, education, socio-economic hindrances, inappropriate or non-existent policies, and other cultural barriers have all contributed to making borrowing facilities for entrepreneurial endeavors and livelihood creation at affordable costs virtually inaccessible for low-income PWD. As a result, PWD are being deprived of the capital they require for their livelihoods and access to the basic financial services that assist households in managing their resources.

High Level Statistics on Disability

UNEnable estimates that about 650 million people, approximately 12 percent of the global population is disabled. Close to 80 percent of this population live in developing countries³ and 82 percent live below the poverty line.⁴

The World Bank report on disability in India suggests that the prevalence of disability in India is around 55 million individuals, and perhaps as high as 90 million if more inclusive definitions of both mental illness and mental retardation are used.⁵

² , Kowalik, M. and Martinez-Miera, D, *The Creditworthiness of the Poor: A Model of the Grameen Bank* (2010), available at www.microfinancegateway.org/p/site/m/template.rc/1.9.43825/, accessed Jan 2014

³ InterAction Forum 200, Workshop Suggestion Form, drawn from UNEnable statistics.

⁴ Handicap International, *Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries - Funding Mechanisms for Self-Employment*, available at www.handicap-international.fr/bibliographie-handicap/7Donnees/RapportEtude/GoodPracticesEcoInclusion.pdf, Chapter Understanding the economic situation of people with disabilities [Pg 5], accessed January 2014.

⁵ World Bank, Human Development Unit, South Asia Region, *People with Disabilities in India: From Commitments to Outcomes* (2009), available at www.wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2009/09/02/000334955_20090902041543/Rendered/PDF/502090WP0Peopl1Box0342042B01PUBLIC1.pdf, Section 1.10 Pg 13, accessed August 2013.

State of Unemployment Among PWD in India and Role MFIs Can Play

Three-quarters of the disabled population in India reside in rural parts of the country.⁶ Despite a protective legislative framework, such as the Disability Act (1995), which mandates a 3 percent reservation for PWD in government jobs and in rural employment programs, the employment rate among PWD is exceptionally low.

There are many reasons for this, including illiteracy, lack of special training aids and educational facilities for PWD, lack of assistive features in physical surroundings, lack of awareness about training programs, lack of adequate access (e.g., transport) to vocational training and rehabilitation centers, and lack of self-confidence due to prejudice and discriminatory societal attitudes. Such factors have disconnected PWD in rural areas from vocational skills and employment markets.

In 2002, a disappointing 1.5 percent of PWD in rural areas and 3.6 percent of PWD in urban areas received vocational skills training at the various Vocational Rehabilitation Centers (VRCs) set up by the government of India.⁷ Additional evidence⁸ suggests that PWD receive low-profile, non-engineering training which translates into low-profile, low-income jobs. Based on National Sample Survey (NSS) data, only 1.8 percent of PWD in rural areas and 7.3 percent of PWD in urban areas in India have regular paid employment.⁹

Unemployment among young PWD is higher than that among non-disabled persons of the same age group.¹⁰ The chances of a person with disability being in employment of any kind are roughly 60 percent as high as a person in the general population.¹¹ With dismal prospects of meaningful employment in the formal and informal sectors, self-employment becomes the primary means of livelihood for PWD in India. Handicap International aptly highlights the bleak situation:

*Self-employment is the only accessible option for many people with disabilities because, in general, it is difficult to find a formal job in developing countries...One of the main obstacles to self-employment is access to capital for start-ups.*¹²

In light of the positive impact microfinance has had on the socio-economic inclusion of poor entrepreneurs, it seems likely that access to microfinance could trigger similar positive impact for PWD.

Rationale for the Study

Around the globe, MFIs report that PWD form less than 0.5 percent of their clients¹³. As per the MFIs participating in this research study, the client segmentation picture is no different in India. This clearly brings to light the severe extent to which poor PWD have been underserved by the microfinance industry.

CFI wants to make a strong and appealing case for the financial inclusion of PWD via microfinance products and services. It wants to demonstrate that PWD represent an unexplored business opportunity for MFIs, but also a great step toward financial inclusion for all persons in India.

⁶ Government of India, Central Statistics Office, Ministry of Statistics and Programme Implementation, "Disability in India - A Statistical Profile," (2011), available at http://mospi.nic.in/Mospi_New/upload/disability_india_statistical_profile_17mar11.htm, Chapter Snapshot of Disability Statistics, accessed June 2013.

⁷ Singal N, Jefferey, R., "Transition to Adulthood for Young People with Disabilities in India: Current Status and Emerging Prospects," available at http://recoup.educ.cam.ac.uk/publications/transition_adulthood_india_NS_RJ_09_06_11.pdf, accessed Jan 2014.

⁸ Zutshi B., "Disability Status in India: Case Study of Delhi Metropolitan Region" (2004), available at www.disabilityindia.org/StatusBookFrame.cfm

⁹ Zutshi B., "Disability status in India."

¹⁰ Registrar General of India, Census of India. 2001, available at www.censusindia.net

¹¹ Singal N, Jefferey, R., "Transition to Adulthood for Young People with Disabilities in India."

¹² Handicap International, *Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries*.

¹³ Handicap International, *Good Practices for the Economic Inclusion of People with Disabilities in Developing Countries*.

But implementing this opportunity poses serious unique challenges. The majority of MFIs are neither aware of the challenges in full nor are they appropriately equipped to deal with and resolve those challenges. At the same time PWD are not aware of MFIs and their financing products and services. They are uncertain about microfinance and its business model, and are skeptical and averse to experiencing it firsthand.

The purpose of this study is to identify awareness gaps and attitudinal issues that exist between MFIs and PWD as the first step in identifying and evaluating the deeper issues of disconnect. These deeper issues are essentially the barriers that need to be surmounted to encourage and facilitate more PWD to become microfinance clients.

The body of knowledge developed in this study will be circulated throughout the microfinance industry in India to advocate for greater financial inclusion of PWD.

Organization of this Paper

Chapter One (this chapter) provides readers with a brief background on the microfinance industry, reasons why poor PWD might be financially excluded, status of employment of PWD in India, and the purposes of this research study. Chapter Two details the research methods and information elicitation techniques used. It articulates a research scope and sets the expectation of the research outcomes. It discusses the qualitative and quantitative data collection methods used and sheds light on the composition of the sample sets. Chapter Three summarizes key knowledge and awareness gaps and attitudinal issues arising from the survey and focus group discussions. It articulates inferences and recommendations for MFI staff members, senior management, and members of self-help groups (e.g., MFI clients). Chapter Four recaps the main points discussed in previous chapters, draws specific conclusions and highlights action items for the key stakeholders, and sheds light on future work that should be done on the subject.

Chapter 2: Methodology

This chapter details the research approach, research process, information elicitation techniques, and information assimilation and evaluation methodologies used in this study.

Research Scope and Methods

This research focuses on three critically important stakeholders: MFIs, PWD, and non-disabled clients. It attempts to bring forth and highlight the following:

- Understanding of MFIs about disability, their perceptions of persons with disabilities, and their preparedness to include them as potential clients
- Concerns and apprehensions of PWD to becoming potential MFI clients
- Views of non-disabled clients on including PWD in their groups

The study probes the knowledge and the perceptions about disability among each stakeholder group and attempts to elucidate how that impacts the ability of PWD to access microfinance services.

The physical and infrastructure barriers that may prevent the access of financial services by PWD are beyond the scope of this study but have been briefly discussed. More discussion on this topic will be pursued in later phases of this project. This study also restricts itself to understanding the perceptions exclusively around microcredit. Although it is widely acknowledged that low-income households need access to a full suite of financial products, the MFIs in India, in general, and the institutions participating in this study, in particular, are almost entirely focused on credit.

This research employs both qualitative and quantitative methods. Multiple interview sessions and focus group discussions (FGDs) with carefully constructed groups were conducted to get a qualitative view of the problems and challenges. An extensive survey exercise was conducted to give this study a quantitative view of the challenges. Where FGDs attempted to understand the perceptions, reservations, and challenges from disabled persons' and borrower groups' vantage points, the surveys endeavored to understand the issues MFI staff and leadership face and also their view of changes that might be required to include persons with disabilities as clients.

Cross-verifying the data points collected from the two methods not only helped in neutralizing the idiosyncrasies and personal biases of individual respondents but also helped in reaffirming the findings and in creating an overarching central view.

Participation Selection

In order to elicit information CFI partnered with four microfinance institutions and a Disability Inclusion Knowledge partner, as shown below:

Table 1. Institutions CFI Partnered With for This Research

Microfinance Institution	State	Website
Equitas Microfinance Pvt. Ltd.	Madhya Pradesh, Tamil Nadu	http://www.equitasmf.in/
Evangelical Social Action Forum (ESAF)	Maharashtra	http://www.esafindia.org/
Annapurna Microfinance Pvt. Ltd. (AMPL)	Odisha	http://ampl.net.in/
Swadhaar FinServe Pvt. Ltd.	Maharashtra	http://www.swadhaar.com/
Disability Inclusion Knowledge Partner		
v-shesh	-	http://v-shesh.com/

The main reasons for selecting the three MFIs were their geographical presence in the region where this research was conducted, a highly diversified client base [in terms of location [rural/urban] and disabilities [PWD/non-PWD], and their inclination to work on this initiative.

Exactly 1,000 individuals were surveyed or included in the group discussions in this exercise. All respondents were associated with one of the partner MFIs, either as staff members, senior management or as clients. Fifty-five were PWD, and of them, persons with orthopedic disabilities comprised approximately two-thirds, with disproportionately high numbers from Odisha and Tamil Nadu. Persons with visual impairment constituted the majority of the remaining group (approximately 29 percent). For more details on the participants, please refer to the Annex.

It needs to be highlighted here that all 55 PWD respondents were existing clients of the participating MFIs. As a result, MFI staff members, senior management, and clients have all been exposed to PWD and thus they have views on the challenges that exist in creating financial inclusion for them that are based at least in part on some experience. At the same time, PWD participating in this study were all well aware of MFIs and have been using their services. This aided their ability to express pragmatic suggestions for creating financial inclusion for PWD.

Disclaimer

It is important to note that the participant selection was based on a non-probability sampling model. Additionally, given the large geographic size of the country, its large PWD population, and the non-uniform distribution of PWD, along with diverse regional, cultural and other socio-economic differences, the outcomes of the surveys and focus group discussions should not be considered statistically significant. Rather, they provide an introduction to prevalent viewpoints.

Tools for Data Collection

Surveys. The surveys were conducted to uncover the respondents' understanding and perceptions of PWD, their concerns and practical challenges about having PWD as potential clients, and the general preparedness of their institutions for on-boarding PWD as clients. Two types of surveys were conducted targeting two different audiences. The first set of surveys involved 427 junior and middle management of MFIs from different locations. The second set involved 18 senior managers from the participating MFIs. Survey results are discussed in Chapter Three.

Focus group discussions. The key objectives of the focus group discussions were to bring forth the concerns and biases that PWD and non-PWD clients might have on including and collaborating with people with different types of disabilities. Three categories of focus group discussions (FGDs) were

organized, with a total 555 participants. The first category of FGDs were conducted with groups of PWD MFI clients (55 individuals). The second category of FGDs were conducted with groups of non-disabled MFI clients (376 individuals). The last category of FGDs were conducted with groups of MFI staff (124 individuals, all non-disabled).

These FGDs gave the participants the opportunity to openly interact with one another and share their thoughts and apprehensions. From these discussions some very important insights on MFI processes and procedures, group dynamics, and general attitudes toward disability inclusion have been brought to light, as discussed in Chapter Three.

Interview sessions. Individual interviews were also conducted with a selection of PWD and non-PWD clients who were hesitant to speak in a group setting. The interviews provided an open environment where interviewees could express their concerns without worrying about upsetting or offending others. This helped the study effectively capture issues that were not adequately addressed in the focus group discussions.

Facilitation and Recordings

The on-field project execution team was comprised of trained surveyors and group discussion moderators. They facilitated the discussions, encouraged the participants to voice their concerns and ensured that the study maintained focus on key research objectives. The team was also responsible for maintaining data accuracy and integrity, and for assimilating, transcribing, and recording the information.

Ethics

Participation in any of the information collection exercises was completely voluntary. Before beginning any session, participants were briefed about the aims and objectives of the study. The proposed uses of the information were explained. Complete anonymity and confidentiality has been maintained in all phases of the research. Where names of participants have been used, prior consent has been secured. The surveys were designed to be neutral and to minimize bias, and focus groups were closely moderated for the same purpose. These rigorous procedures have helped extract reliable views on the discussion topics. Staff members from CFI closely supervised the entire project to ensure information integrity.

Data Transcribing and Analysis

The data collected through the various techniques employed by the study has been adequately documented. The only exceptions are the audio recordings of the focus group discussions. Not all focus group discussions were recorded on tape. Most of the recordings have not been transcribed to English yet. But it is important to note that the majority of the surveyors and moderators were multilingual and thus were able to capture the essence of the discussion in their reports. The surveyors and moderators used utmost caution that their own personal inferences, interpretations, and biases were not introduced in the discussions and in the subsequent documentation.

Chapter 3: Research Findings and Recommendations

This chapter discusses the research findings in detail. It draws inferences and offers recommendations based on the findings.

Discussion and Analysis of MFI Staff Survey: Exposure and Perception Toward Disability

While 99 percent of the persons surveyed at MFIs had met and interacted with PWD in a personal or professional capacity, their understanding of some themes regarding disability needs sensitization. These include:

- **The definition and qualification of disability.** There is a need to create a consistent and non-ambiguous definition of disability, especially from a MFI perspective. One source of confusion is whether persons suffering from conditions that can be medically cured, such as severe malnutrition, cataract, etc., can be considered disabled. There is also a need to decide if MFIs should take a pure medical view on disability or a broader social view. The social view greatly expands the scope of potential clients further than individuals with disabilities, such as to include dependents of PWD.
- **Understanding invisible disabilities.** Respondents reported that they were able to identify visible disabilities (e.g. orthopedic disabilities or visual impairments). Seventy percent of the respondents reported having interacted with persons with orthopedic disabilities (loss or limited function of leg, feet, arms, or hands). Though they were not able to easily identify disabilities that were not apparently visible, such as hearing impairment or disabilities caused by repetitive strain injuries <"repetitive strain injuries NOT Clear what this means>.
- **Other social considerations and myths surrounding disability.** The research revealed several misconceptions about disabilities. When asked about the types of disabilities the people they have interacted with face, some respondents considered HIV-positive persons and widows as PWD. The majority of the respondents reported that they believe most of the PWD are born disabled rather than become disabled later in life, which is incorrect.

Most of the MFI staff survey respondents had the experience of working with PWD as MFI clients, and 82 percent reported that they personally had at least one person with a disability in their client portfolio. In general, MFI staff demonstrated a good understanding of visible disabilities and also a good track record of interacting with PWD (even as MFI clients), but sensitization is needed to iron out the finer issues discussed above.

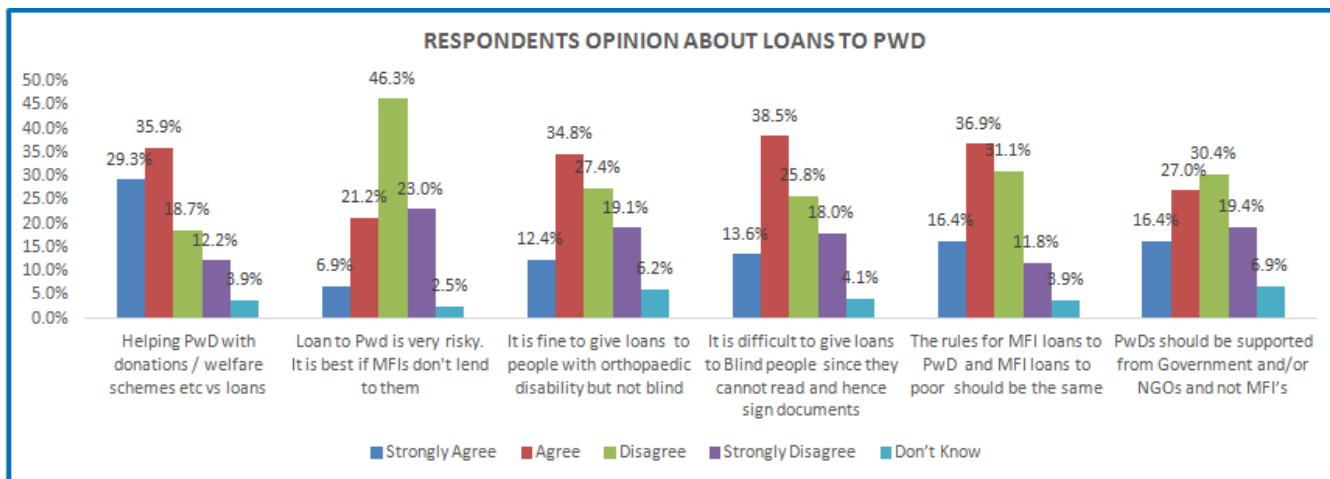
MFI Loans for PWD

The next line of inquiry captured opinions on lending to PWD. Approximately 66 percent of respondents stated that it was better to help PWD through donations or welfare schemes than through loans. The bias was especially prominent in Maharashtra and Odisha. At the same time, over 70 percent of the respondents were not willing to say that giving loans to PWD is a risky proposition nor that MFIs should not enter into lending transactions with PWD.

These views may seem contradictory, but the apparent discrepancy is rooted in the differences between the social thought process and the professional observations of MFI staff. From their professional experiences, MFI staff know that PWD clients do not pose extraordinary risk in terms of loan payment obligations; however, societal instincts and sympathy-driven views prompt them to suggest that donations should be preferred to loans. For greater financial inclusion of PWD via microfinance, it is

important that members of MFI staff, such as loan officers, do not give precedence to the prevalent social thought process. Thus some sensitization is needed on this aspect.

Figure1: Respondent Opinions about Loans to PWD



Opinions on giving MFI loans to PWD varied depending on the type of disability in question:

- Forty-seven percent of respondents thought that it was fine for MFIs to provide loan to persons with orthopedic disabilities but not to visually impaired persons.
- Fifty-two percent responded that it is difficult to give loans to visually impaired individuals because they cannot read and therefore cannot sign loan documents.

A strong exception to this view was found in the state of Tamil Nadu where Equitas has issued micro-loans to a large number of visually impaired women. The statistic above highlights a lack of awareness about assistive practices, procedures and technologies that can help visually impaired persons equally capable to process loan information and service debt.

A slight majority of respondents (53 percent) affirmed that terms and conditions for MFI loans to PWD and those to poor persons (in general) should be the same. However, an overwhelming 80 percent of respondents from Odisha favored concessional terms on loans to PWD.

PwD face many challenges in doing business effectively. MFIs can help them by designing special products with relaxed loan terms, lenient screening criteria, and some relaxations if people are unable to pay as per schedule.

- Non PwD client, Annapurna Finance, Odisha

Many respondents (43.4 percent) felt that PWD should be supported by government or non-governmental organizations (NGOs) rather than by MFIs. A reverse trend (70 percent) was observed in Odisha in favor of Annapurna Finance, which is probably due to the concessional rates of Kiva loans distributed by Annapurna to its members.

In general, MFI staff did not consider lending to PWD as a risky proposition but still indicated a preference that they continue to be assisted via donations and other charitable and welfare-related methods. A general preference to financing persons with orthopedic disabilities over visually impaired persons was observed. Respondents associated with Equitas in Tamil Nadu showed greater interest in the inclusion of visually impaired persons. This highlights a need to create avenues for sharing knowledge and best practices across MFIs.

Perception Toward PWD as MFI Clients

The respondents expressed high levels of confidence in including PWD as clients if it was mandated by their organizations. A strong 45 percent of respondents across the participating MFIs said that they were confident in including PWD as clients, if mandated by their organizations. Another 45 percent said they were ready to include PWD if they were given adequate training and support on how to work with them.

When asked whether they thought PWD would understand the loan terms, 39 percent were very confident, while 48 percent said that loan officers will need some special training to learn how to effectively interact with PWD. Similarly, on the question of whether the staff thought that PWD clients will be able to understand and follow the rules of group meetings, 37 percent were very confident that they would, while 47 percent indicated that some changes to the process may be required to accommodate PWD.

Some of the suggestions from the survey are as follows:

New policies should be designed for providing loans to PWD. Also, the loan may be provided based on the severity of the disability of the PWD.

- Swadhaar branch staff member, Maharashtra

We need to give them exemptions whenever needed to ensure their complete financial inclusion.

- Equitas branch staff member, Madhya Pradesh

The government of India should make it mandatory for MFIs to include at least 25 PWD per branch.

- Equitas branch staff member, Tamil Nadu

PWD should be given loans if they are financially active. But some relaxations or changes may be required to enable them to use this loan effectively. For example, loan officers may have to visit people with orthopedic disabilities and visual impairments in case that they are unable to travel, or loans can be given to the parents of people with mental disabilities. We can give them training to improve and diversify their businesses. We can make the loan term less strict, we can provide them with counseling/mentoring support.

- Equitas branch staff member, Tamil Nadu

Preparedness of MFIs to Include PWD

The third section of the staff survey evaluates the preparedness of MFIs to include PWD, targeting the processes and procedures that exist within the MFIs. The respondents highlighted many areas in which work is needed for creating financial inclusion for PWD. One of the most important areas identified is spreading greater awareness among MFI staff about the non-discrimination policy of their organization. Other areas that require major work are specialized training for field staff to work with PWD, training and orientation of existing SHG members (existing clients), and creating cheaper loan instruments.

The evidence highlighted below demonstrates the need for MFI staff sensitization with respect to the non-discrimination policy:

- Nearly 50 percent of the respondents said that their organization did not have a non-discrimination policy, and another 12 percent were not sure if such a policy existed. (The three MFIs that participated all have a very explicit non-discrimination policy in place.)
- Thirty-five percent of the respondents said that their organization's non-discrimination policy did not refer to disability; another 35 percent were unsure about this.

Most staff (66 percent) agreed that non-disabled clients would be willing to include PWD in their group, although many staff also mentioned that some orientation and sensitization would be required for existing group members to initiate and accept this change.

Nearly all respondents expressed the view that their MFI was ready to have PWD as clients, either fully ready (63 percent) or ready with major to minor changes. These proposed changes include special training for field staff, special loan officers to service PWD clients, and creating cheaper loans.

It is important to introduce some relaxations to make loans accessible to PWD and to ensure that they truly benefit from the loan schemes.

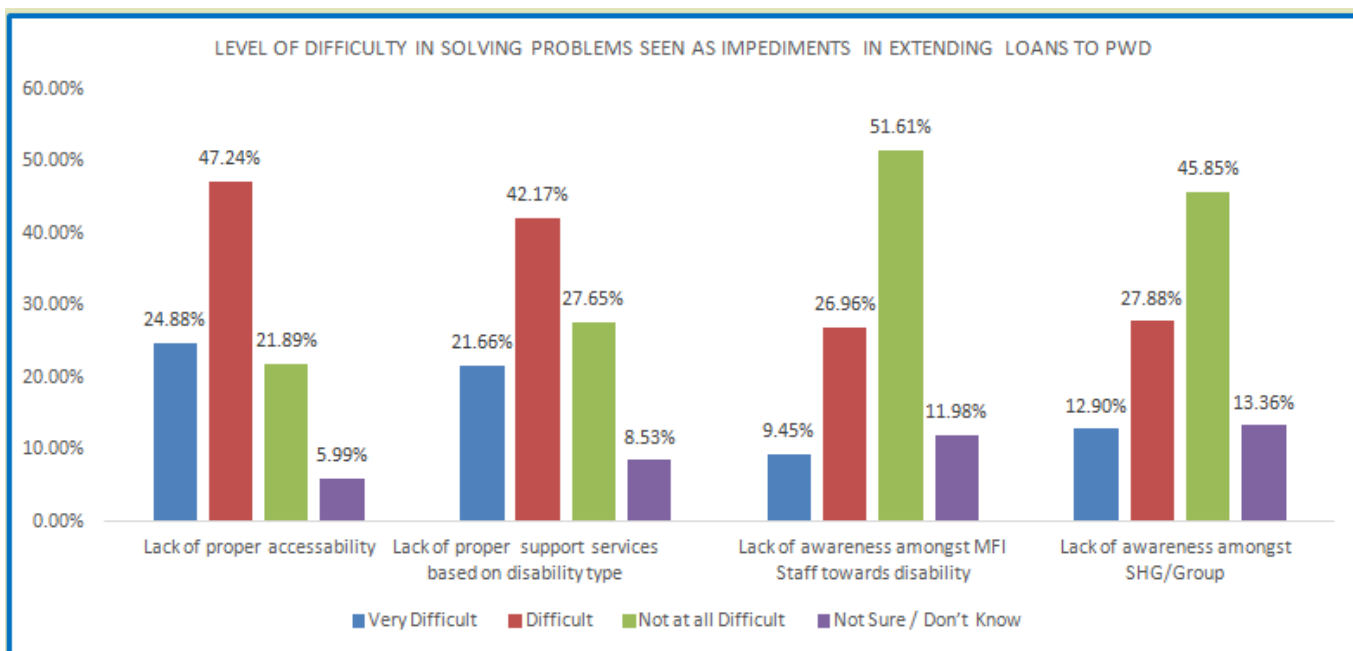
- Equitas branch staff member, Madhya Pradesh

The last few questions in this section elicited respondents' views on the level of difficulty in solving the problems that are seen as impediments in extending loans to PWD. Over 70 percent of respondents said it will be difficult to solve these two items:

- Lack of proper physical accessibility for PWD clients
- Lack of proper support services based on the disability type

These two items need special attention from MFIs if they want to include PWD.

Figure 2: Level of Difficulty in Solving Impediments in Extending Loans to PWD



Items that were not considered difficult to resolve include:

- Awareness about disability amongst MFI staff
- Awareness about disability amongst SHG members

Less than 41 percent of respondents said that these issues were difficult to resolve. Nevertheless, these issues should also be considered and appropriately addressed via training and other sensitization approaches.

Insight 1: Including PWD via Microfinance



Ashok Kumar Khatwal, Person with Orthopedic Disability, Odisha, India

Ashok Kumar Khatwal was born into a poor weaver's family in Odisha, India. He contracted polio when he was eight months old. His disability became more severe as he grew older. Due to lack of necessary facilities, assistive infrastructure, and support from his family he had to discontinue his education at a very early age. His family, being poor, often treated him as a burden. He lacked the resources to initiate livelihood creation.

To assist Ashok in his livelihood creation effort, a Kiva loan was extended to him. Utilizing that loan, Ashok expanded his family's weaving business. Today, he has not only become the sole breadwinner of his family but he has also managed to provide basic amenities and education to his family.

He has also managed to save a portion of his income and has bought a tricycle for himself. Now he is able to travel to many places in comfort, with dignity, and without much assistance.

Results from the Survey of MFI Managers

The MFI management survey was designed to elicit the views of the leadership and senior management of microfinance institutions on stewarding their organizations toward greater inclusion of PWD. It should be noted that the sample for this survey was very small and thus should not be considered comprehensive, but instead indicative of the general view.

Most of the members who participated in the survey were highly sensitized and had a high degree of awareness regarding the issues and challenges faced by PWD. A large majority of the participating senior management agreed that:

- PWD should be supported through microfinance loans as opposed to government grants or donations.
- Lending to PWD does not imply high credit risk.

On the issue of existence of a non-discrimination policy mentioning disability, the responses were mixed. But there was a strong agreement that greater awareness has to be spread within the organization and amongst the staff on this topic.

The respondents were confident that their institutions will be able to include PWD as clients. They also showed a positive inclination toward investing in staff training and introducing the changes required to include PWD as clients. In terms of current readiness, however, the response was mixed. The level of readiness varied depending on the type of disability being addressed (for instance, blind versus orthopedic disability).

Overall, the MFI managers seemed positive about including PWD and affirmed their willingness to undertake the steps required to ease the onboarding of PWD as clients (e.g., staff sensitization, policy change, business model change, infrastructure change for greater accessibility, etc.).

One area that needs to be revisited with MFI senior management is the non-discrimination policy framework. If it does not exist at an organization, it needs to be created, and with a clause for persons with disabilities. And it must be aggressively promoted and implemented across the organization.

Discussion and Analysis of Focus Group Discussions (FGDs)

The objective of the focus group discussions was to derive greater understanding of how receptive the groups would be to including PWD.



Annapurna Staff Members and v-shesh researcher with Focus Group Discussion Participants, Odisha

FGDs with PWD Clients

The PWD participants in FGDs raised concerns in five key areas:

- Accessibility barriers
- Loan products and terms
- Attitudes of peers
- Attitudes of MFI staff
- Group versus individual loans

Physical barriers. PWD highlighted challenges in traveling to and moving within the MFI premises. For mobility, they have to heavily rely on other people, possibly other members of the SHG to assist them. Participants suggested that pickup and drop-off facilities would be helpful. They also suggested that offices be made more accessible and equipped with assistive aids such as wheelchairs, handrails, and facilities such as handicap toilets.

Information barriers. Participants also highlighted that some disabilities render the common modes of communication and information exchange ineffective, thus creating information barriers. For instance, written information is inaccessible to the visually impaired. These barriers inhibit persons with disabilities in participating as equals in the groups and create dependencies on other members of the

group to interact with MFI staff on their behalf. To surmount this barrier MFI staff need to undergo training, such as sign language training and training in the use of assistive technologies.

As most of the participants had little formal education they expressed difficulty in understanding the intricate aspects of microfinance products. These additional challenges illustrated the need for MFIs to provide some financial education to clients.

Social barriers. Participants reported that years of discrimination and social neglect lead PWD to doubt themselves and their abilities to engage in income generation activities, let alone successfully service a debt. They also highlighted that in some cases social workers and other acquaintances discouraged them from taking MFI loans and instead directed them toward government and welfare organizations for assistance.

I knew about Kiva loans, but it took me time to convince myself and my family to apply for them.
- PWD client, Annapurna, Odisha

Removing social barriers requires major attitudinal changes. Those changes can be very hard to achieve, but exposing people to the right information and creating the right environment are great steps to galvanize the necessary change.

In spite of all the stigma attached to working with people like us, my group members included me and Equitas extended the loan to me.

- Visually impaired client, Equitas, Tamil Nadu

Loan products and terms. The participants highlighted that due to the existence of access barriers, they may need assistance in doing business, especially in activities like procuring raw materials from the markets and delivering finished goods and services to the markets. They claimed that these needs add to the operating costs of the business and thus they suggested larger loan amounts for PWD.

The participants also advocated for special credit products with lower interest rates, longer terms, and terms and conditions with relative ease in repayment.

Attitude of peers. The participants mentioned that their peers were helpful, sensitive, and understanding. Many participants shared anecdotes of receiving help from peers for travel, assistance in repaying installments in cases of delays, assistance with administrative paperwork, and other business related activities.

Participants mentioned the need to further nurture and grow this culture of mutual cooperation. Thus, it is recommended that groups that show exceptional mutual cooperation be awarded or rewarded in some way to encourage other groups to build similar cultures.

Attitude of MFI Staff. In addition to highlighting the need for sensitization of staff, the participants drew attention to other needs. PWD participants expect MFI staff to provide:

- Assistance in identifying and setting up suitable business opportunities, such as home-based trade for persons with visual impairment and locomotive disabilities
- Training and skill enhancement workshops to help them overcome the challenges of running a business
- Regular counseling to keep up motivation and morale
- Viable market linkages

These additional concerns raise major issues regarding the services offered by MFIs.

Group and individual loans. Some participants had strong views in favor of group loans while others were against group loan schemes. Participants with positive views about group loan schemes felt that these schemes helped diversify the total risk among group members and provided PWD with a ‘safety net’ if they are unable to keep up with their debt obligations. In addition, group loans allow PWD who have typically been alienated from mainstream society garner social acceptance and self-confidence.

My husband, who had left me, came back after I got a MFI loan. For me this loan means acceptance from society and has given me a lot of confidence to move forward in life.

- ESAF client, Bhandara

Equitas gave us the loan when others felt that we were not creditworthy. We thank them for trusting us. We now participate in all social gathering and we are treated as equals by others.

- Client with visual impairment, Equitas, Tamil Nadu

Participants who were not positive about group loans schemes felt that discrimination due to social stigma would continue and may even lead to non-cooperation from group members. Concerns were also raised about selection biases among group members resulting in exclusion of PWD.

I am sure I would not have gotten a loan from Annapurna had there only been group loans. Having faced so many prejudices in life, I am not sure if I really wanted to be a part of a group as well.

- Client with orthopedic disability, Annapurna, Odisha

The observations made on this subject highlight the need for sensitization and proper orientation of self-help group participants. Positive examples and success stories of groups that have included PWD should be shared with new and existing groups.



Equitas Staff Members and v-shesh researcher Conducting a Focus Group Discussion in Madhya Pradesh

FGD with Non-PWD Clients

These discussions were primarily designed to identify attitudes and concerns of non-PWD borrowers of MFIs about including PWD in the groups.

Inclusion of PWD. In general, participants demonstrated a willingness to include PWD in their groups provided the following conditions were considered and met:

- Consent from all group members
- Trust and familiarity with the person with a disability being included
- Assurance that the person with a disability being included has the ability or support to earn and repay the loan

The prerequisites laid down by the participants seem fair, pragmatic, and justifiable. The group members themselves are from the same socio-economic background as the potential PWD clients. These people received an opportunity to economically empower themselves via microfinance loans and are sensibly cautious about ensuring that group decisions do not negatively affect their own livelihoods.

Many groups at participating MFI already have PWD as members. The majority of these individuals are orthopedically disabled. Members were amenable to including persons with visual and hearing impairments but displayed reluctance to including persons with mental disabilities.

Overall, the attitude to including PWD was reassuringly positive. Many non-PWD participants cited incidents appreciating the punctuality and commitment demonstrated by their PWD colleagues.

Our group leader is orthopedically disabled. She is the only educated member in our group. She explains all loan related documents to us and makes sure adequate support is extended to those who need it.

- Group members, Equitas, Himmatnagar

Group or individual loans. Opinions here were mixed. Many non-PWD members were willing to provide support and assistance to onboard PWD. Others advocated for exclusive PWD groups. The reasoning behind this was that such groups can avail special benefits and facilities. Members also concurred that in certain cases individual loans would also be useful if PWD are confident about working alone.

Suggestions on Loans to PWD. Participants highlighted the need for providing specialized training and counseling to PWD to start home-based businesses and also for providing marketing support.

One of our group members lost her vision after marriage. She is struggling to come to terms with her disability. Only inclusion will not help. She needs counseling, skill training, and support to start her business.

- Non PwD client, ESAF, Bhandara

As microfinance joint-liability and self-help groups are typically formed by married women, the participants advocated that these groups should expand to include males with disabilities and unmarried and widowed women.

Participants strongly expressed the need for creating special credit products for persons with disabilities, with higher loan amounts, lower interest rates, and more relaxed repayment conditions.

PWD face many challenges in doing business effectively. MFIs can help them by designing special products with relaxed loan terms, lenient screening criteria, and some relaxations if people are unable to pay as per schedule.

- Non-PWD client, Annapurna

Sometimes, PWD members are not able to repay their loans on time because they do not have extra sources of income like we do.

- Non-PWD client, Dhar

The creation of such products is indeed a complex challenge for MFIs looking to onboard PWD, but it can be achieved with sufficient care to product development.



Equitas Staff Members and v-shesh researcher in a Focus Group Discussion, Tamil Nadu

FGD with MFI Staff

These discussions were meant to solicit detailed and practical suggestions for the implementation of greater inclusion of PWD from MFI staff, who interact with the loan applicants on a daily basis.

Inclusion of PWD. MFI staff expressed willingness to include PWD, with the following conditions:

- A proper method for assessment of creditworthiness of potential PWD clients
- Potential PWD clients fulfill the conditions and requirements of loan disbursement
- All group members agree to including PWD as members

Discussion participants were positive about including persons with orthopedic disabilities but expressed reluctance to include persons with hearing or visual impairment or mental disabilities. They expressed

the need for more refined and customized processes and procedures to include persons with such disabilities.

Strategies for better outreach to PWD. On increasing MFI staff interaction with PWD and potentially onboarding them as clients, the following key ideas emerged:

- Monthly targets or non-financial incentives for MFI staff and SHG members to include PWD
- Identifying and building out branch offices where deeper engagement with PWD can be achieved.
- Engaging disabled persons organizations (DPO) can help in the sensitization of PWD with regards to the concerns they have about accessing financing and also help in training MFI staff and leadership on how to effectively accommodate PWD in their product offerings.
- Sensitization workshops on interacting with PWD for MFI staff and SHG members; in addition more detailed and multi-faceted engagement channels should be identified

Physical accommodations. Participants highlighted the need for improving the physical accessibility of their offices and facilities to better accommodate PWD. One suggestion was door-to-door loan disbursal and installment collection for PWD, either by providing transport service to PWD clients or by getting staff to travel to the clients' locations.

Participants suggested equipping offices with assistive features such as wheelchairs, handrails, guiding foot rails, Braille imprints, and direction indicators. Participants also emphasized the need for reworking the MFI policies and procedures with respect to the specific needs of PWD. As noted above, MFI staff lacked awareness about the non-discrimination policies at their organizations and whether they had clauses protecting clients from discrimination based on their disability.

Insight 2: Including PWD via Microfinance



Dhanalakshmi, Person with visual impairment, Tamil Nadu, India

Dhanalakshmi became visually impaired as a result of a horrific acid attack. She sustained major burns and lost her vision. Constrained by her disability, she confined herself to the boundaries of her home for many years.

Four years ago she joined Equitas and with the loan she started a garments business. She has been able to gain financial independence, social acceptance and increased confidence to step out and interact with everyone. Her group members take turns to assist her getting to the meetings, and MFI staff read out loud the MFI pledge and terms and conditions to her.

Chapter 4: Conclusion and Future Work

This study has identified a number of gaps and issues and most importantly actionable change items to be addressed. If appropriate attention, effort, and resources are deployed to address these concerns, the goal of financial inclusion for PWD via microfinance will be much closer than it is today.

Need for Greater Disability Awareness

The focus groups and surveys highlighted that a number of myths and misconceptions about disability prevail among MFI staff members and non-disabled clients. Additionally, there is confusion about what should constitute disability and a lack of awareness of non-visible disabilities.

The study highlighted a number of gray areas concerning classification and recognition of disability. MFI staff members are unsure if certain conditions should qualify individuals to be recognized as disabled. The extent of disability is another gray area. Should a physically weak or chronically ill individual be considered disabled? Should people with curable disabilities such as cataract or diabetes be considered disabled? Should disability be considered purely on medical grounds (based on disability certificates issued by government) or should social and functional judgments be considered?

There is also a need to sensitize MFI staff and non-disabled members regarding overly protective instincts toward PWD. The surveys showed this is a reason why it is thought that PWD are better served via charitable donations than loans. This implies that respondents doubt a disabled person's ability to conduct business successfully and meet debt repayment obligations.

This skepticism was especially prominent toward people with visual impairment. This highlights a lack of knowledge and awareness of assistive features and technologies that can address disability constraints. There is a need to document and share the disability inclusion best practices and success stories among MFIs in India to encourage greater inclusion of PWD.

Changes in MFI Disability Inclusion Policies and Their Impact

The study revealed a serious lack of awareness among MFI staff members about the non-discrimination policies of their organizations and whether those policies have clauses protecting individuals against discrimination on the basis of disability.

The study also highlights changes that would be required to include PWD as clients. Initiating inclusion entails a major shift in existing business models for MFIs. It requires focus and initiative from MFI leadership to drive the change throughout the business. Per the survey responses, MFI leadership shows great willingness to bring about this change. Some of the change items are highlighted in the discussion below:

- All processes and procedures (such as group meetings mechanisms, administrative forms, passbooks and communication methods) that facilitate the client-MFI relationship will have to be reengineered to accommodate different types of disabilities.
- Regulatory mandates from local, state, and national level legislative bodies will have to be studied and adhered to.
- Adequate time and resources will have to be invested in creating assistive features in MFI premises, for example, handrails, Braille signs, and audio prompts. External audits and certifications on accessibility should be obtained.
- More important than the physical accessibility barriers, senior management should also work toward eliminating informational and social barriers that inhibit PWD from fully accessing MFIs'

products. To eliminate informational barriers MFIs should not only train staff on communication techniques (such as sign language) but also focus on providing financial education to clients.

- To eradicate social barriers, senior management should initiate organization-wide awareness campaigns. They should champion the cause so as to minimize skepticism and engrain the philosophy of inclusion in the culture of the organization.

All this requires setting up processes and feedback loops for documenting and reporting PWD client data to senior management. MFIs can also set disability targets and incentivize staff for including persons with different types of disabilities. These steps will greatly help staff in engaging and including PWD and for MFI to profitably serve the clients.

This survey and its responses highlight the need for greater flexibility in the terms of the products being offered to PWD. For more comprehensive fulfillment of clients' needs it is necessary that clients' needs and wants be adequately studied and addressed. Thus, extensive research and development efforts should be initiated by MFI leadership in this direction.

These topics will translate into major work items for the senior management of MFIs. They should take ownership and steward the implementation of these items.

Disability Inclusion (Attitude of Staff and Self-Help Groups and Readiness of MFIs)

In general, MFI staff and leadership displayed willingness and confidence to include PWD as potential clients, as did members of self-help groups. PWD studied in this exercise have had exposure to MFIs and they were also very positive that PWD in general will benefit by working with MFIs. Nevertheless, a number of caveats were revealed.

MFI staff highlighted creating accessibility for PWD, training staff, and formulating services for different types of disabilities as formidable challenges. As many PWD have faced social alienation, they have become hard to approach, thus the staff highlighted the need for special soft skill and etiquette training to help them more easily connect with PWD. In this context, they highlighted the need for sign language and Braille training. They also highlighted the need for training concerning legal provisions and company policies on disability. All of the above should be encapsulated in a 'disability orientation' program for all existing and new employees. This will help set a common culture of inclusion and guide the staff in the direction the organization wants to head.

Awareness and sensitization is required for members of the SHG as well. Social events for group members to interact with PWD must be organized so that the prerequisites around achieving consent from all members, building trust and familiarity with PWD, and getting assurance that PWD can adequately earn and repay the loans can be effectively addressed.

MFI staff and self-help group members should be motivated and appropriately incentivized to onboard PWD as clients.

MFIs will have to adopt a mixed model for loans for inclusion of PWD. In addition to group loans they will also have to design and implement individual loan schemes. This may become a major strategy shift trigger for many MFIs and would require an overhaul of products and operations.

Need for Broadening Outreach and Deepening Engagement

The greatest risk, potentially leading to apprehension and reservation on the part of MFIs, to reaching out to PWD and other vulnerable communities in a country as diverse as India is insufficient capacity to scale.

This potentially exposes the MFIs to operational and credit risk. To mitigate these risks and therefore ensure greater financial inclusion there is a need for meticulous capacity building.

In this respect MFIs should deepen their engagement and partnership with disabled persons organizations (DPOs). DPOs in general have a strict and focused social agenda. They work toward providing PWD education, basic living and livelihood training and at times job placement assistance. DPOs not only provide excellent opportunities for MFIs to understand more about PWD, they also provide with target populations of potential clients who could be on-boarded.

DPOs, in general, have little information about MFIs. The few DPOs that have been exposed to MFIs have expressed positive views about the role MFIs have played in empowering individuals (especially women). DPOs were impressed with the suite of products and the price of services that MFIs offered and also the relative ease with which loans were disbursed, especially in comparison to traditional providers.

But many DPOs that have not interacted with MFIs had negative notions. They were concerned with the high rates of interest charged on MFI loans, rigid terms and conditions for loan disbursement and collection, and limited scope of services - for example, little or no skill enhancement training, counseling, or market linkages. Respondents also felt that MFIs paid less attention to disability-specific needs of individuals.

Most PwD have led a life of extreme deprivation, exclusion and low self-esteem. They have been recipients of charity throughout. Before reaching out to them for loans, it is important to motivate them, make them believe that they CAN change mind-sets of people around them.

- Rashtriya Viklang Manch, Madhya Pradesh

MFIs should work toward eliminating these negative notions and concerns through outreach programs (road shows, awareness programs, etc.) and inclusive offerings addressing the social agenda of DPOs (financial literacy campaigns, skill building workshops, health camps, information camps on entitlements under government programs, assistance in procuring assistive devices, etc.) for better and more effective engagement with DPOs.

An additional reservation on the part of MFIs to include PWD could be the higher cost of service delivery. MFIs could allege that these costs come from the change they would have to introduce in their business processes to serve PWD clients with different types of disabilities. The higher costs of service delivery may prove challenging for MFI to profitably serve a diverse population of PWD.

In this context, this paper recommends MFI leadership to investigate and implement incremental and low-cost changes at first and then explore more costly and time-intensive changes as resources become available. In addition, the pervasive nature of wireless internet, mobile communication, and portable computing devices (smart phones and tablets) have led to the creation of revolutionary products and services that are rapidly improving accessibility. It will be important to explore areas where both front and back-end technology can reduce cost and expand access to PWD.

Similarly, the concept of agent banking (business correspondent (BC) model) is yet another model for MFIs to reduce cost of service to customers. This model is highly useful in situations where building and staffing branches is difficult and expensive. This model reduces the cost on both the client and the MFI side.

Future Work

Over the years microfinance lending has emerged as a revolutionary funding mechanism for millions of low-income self-employed individuals. It is a force that is propagating economic empowerment and greater social acceptance. Thus further research should be initiated for the financial inclusion of PWD.

This study, despite its limits, uncovered some important issues for financial inclusion of PWD and made recommendations to address the highlighted issues and gaps and inspire further work to explore the subject. The study should be taken as a baseline, and more detailed, extensive, and rigorous research exercises should be conducted. PWD who have had no exposure to MFIs, and MFIs that have had no experience working with PWD should also be studied. Engagement with DPOs should be expanded. Partnerships with technology solution providers should be prioritized and the feasibility of business delivery mechanisms further evaluated. Additionally, views of MFIs related to other microfinance products should also be elicited.

These segments will bring out more unique insights and inputs for financial inclusion for persons with disabilities.

For more, refer to the tools and training materials available as part of the Framework for Disability Inclusion [on the CFI website](#).

Annex. Information on the Research Respondents

State (MFI)	Survey Participants		Focus Group Discussion Participants						
	Staff	Senior Management	Blind	Deaf	Orthopedic	PwD sub-total	Non-PwD	MFI Staff	Total
Odisha (Annapurna)	76	0	1	0	11	12	27	15	66
Balipatana			1		7	8	10	8	34
Dhenkhanal					4	4	17	7	32
Maharashtra (ESAF)	107	7	6	1	7	14	54	16	98
Bhandara, Maharashtra			2		5	7	41	9	64
Raipur, Chhattisgarh			4	1	2	7	13	7	34
Madhya Pradesh (Equitas)	24		2	0	8	10	65	14	99
Pipliyahana, MP			1		5	6	38	10	60
Dhar, MP			1		3	4	27	4	39
Tamil Nadu (Equitas)	159	5	7	1	11	19	42	17	97
Chennai			2	1	4	7	30	7	51
Erode			5		7	12	12	10	46
Maharashtra (Swadhaar)	61	6							
Total	427	18	16	2	37	55	376	124	555