

# Gender, Disability and Micro-credit: Lessons learned from India



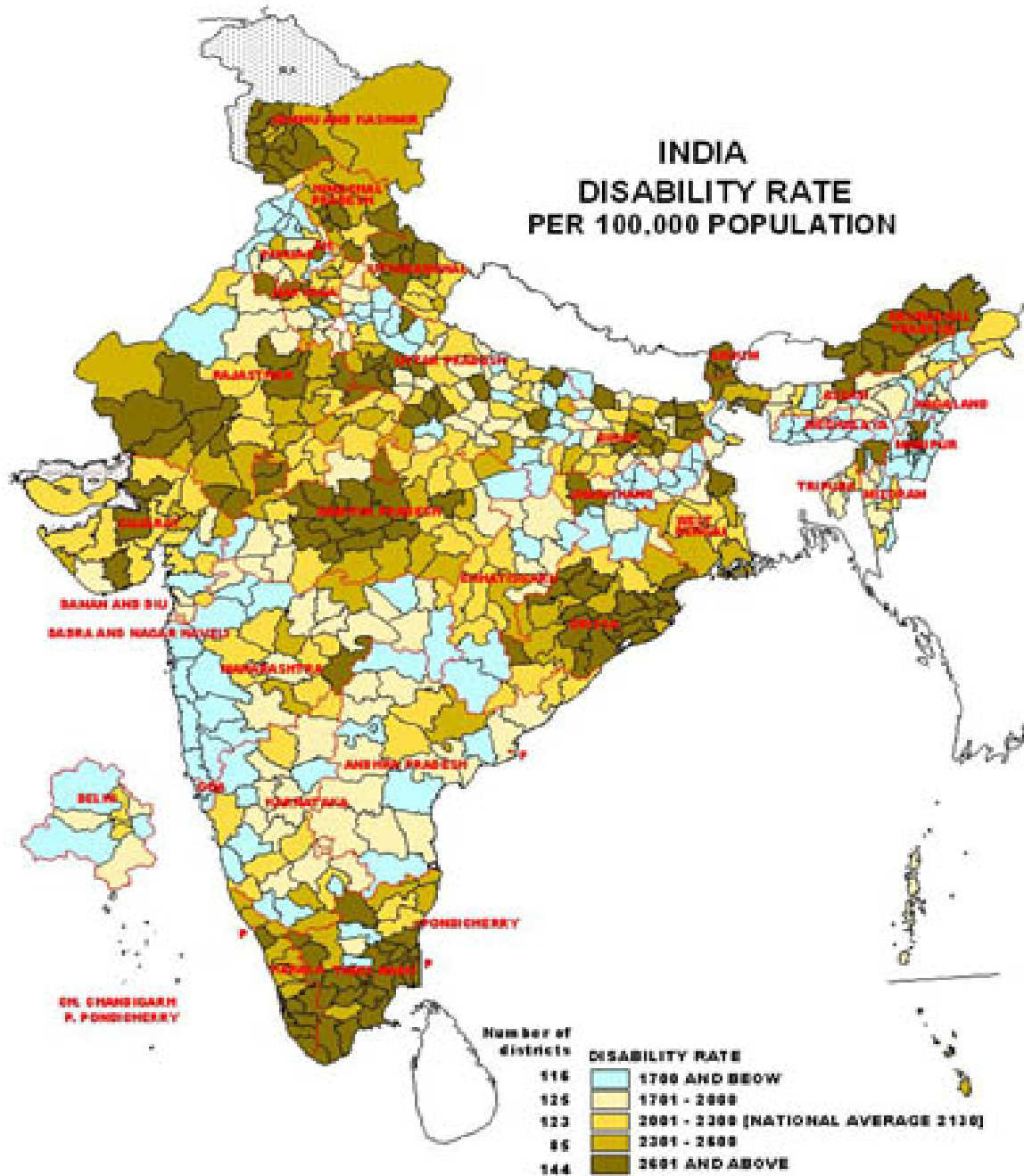
Presentation by Dr. Asha Hans,  
Vice President, Shanta Memorial Rehabilitation  
Centre, Orissa, India



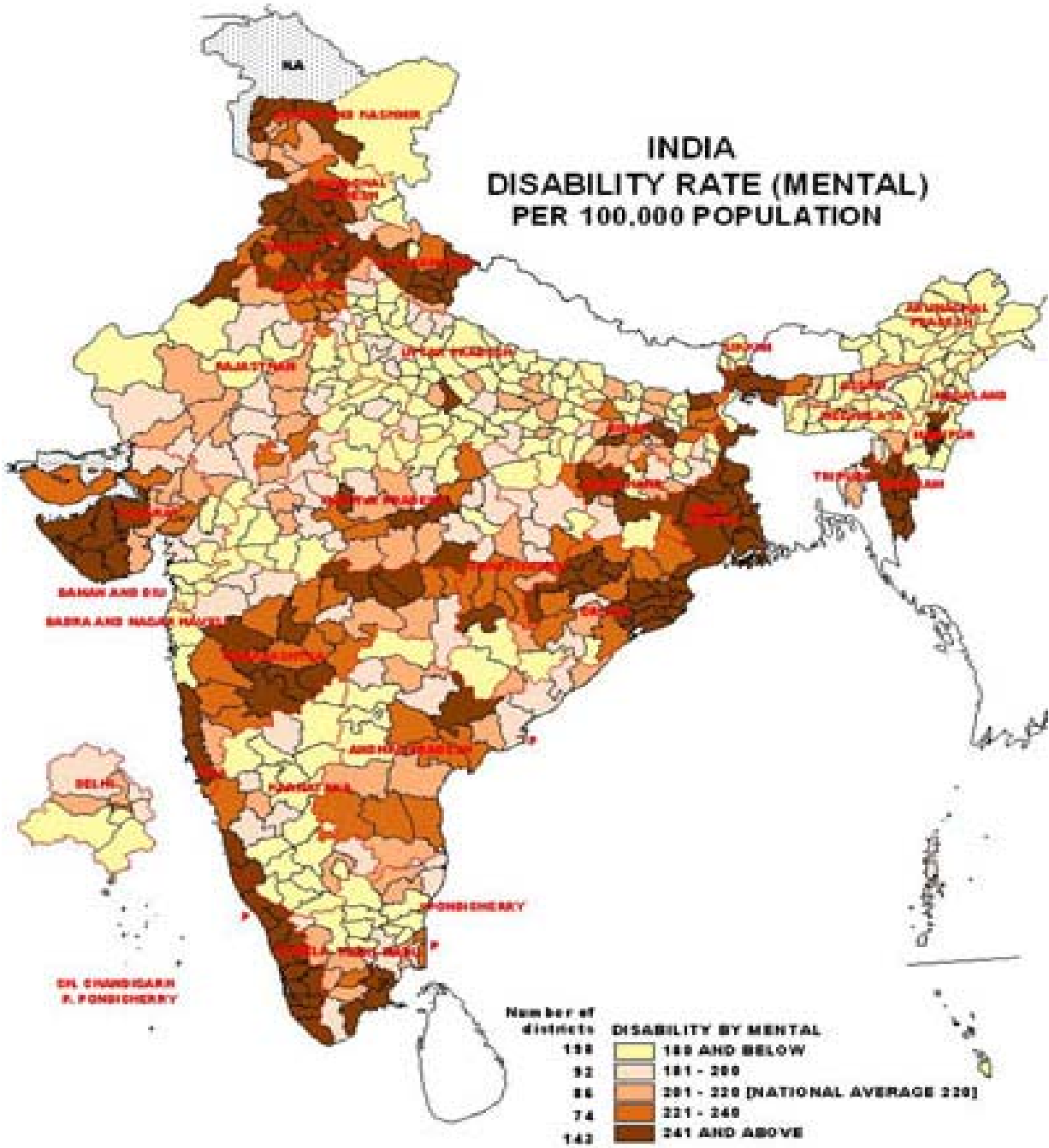
# INDIA 2001



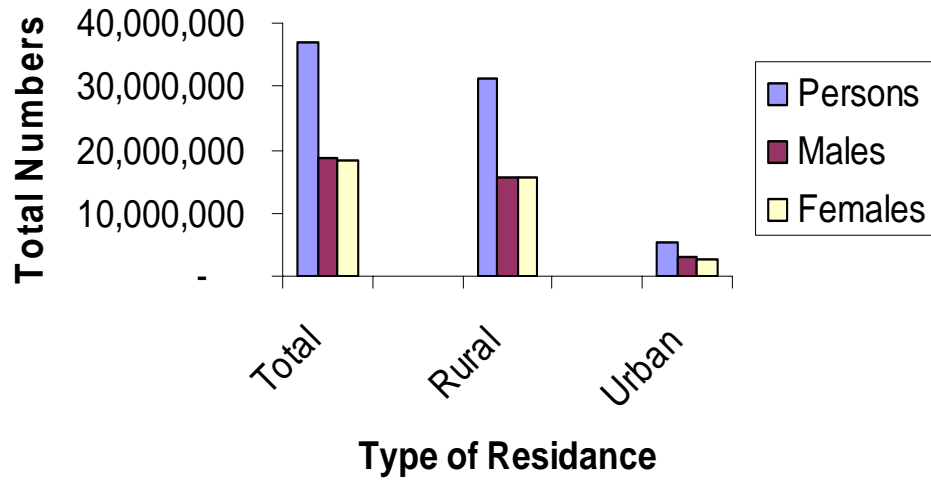
# INDIA DISABILITY RATE PER 100,000 POPULATION



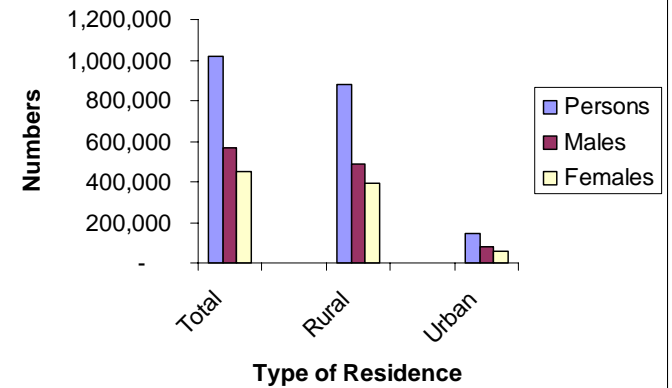
# INDIA DISABILITY RATE (MENTAL) PER 100,000 POPULATION



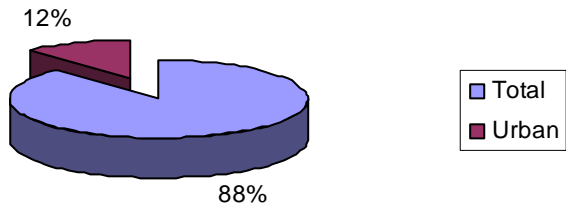
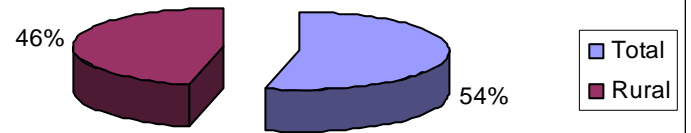
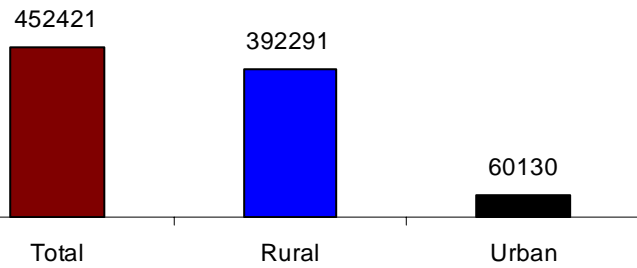
## Distribution in General Population in Orissa



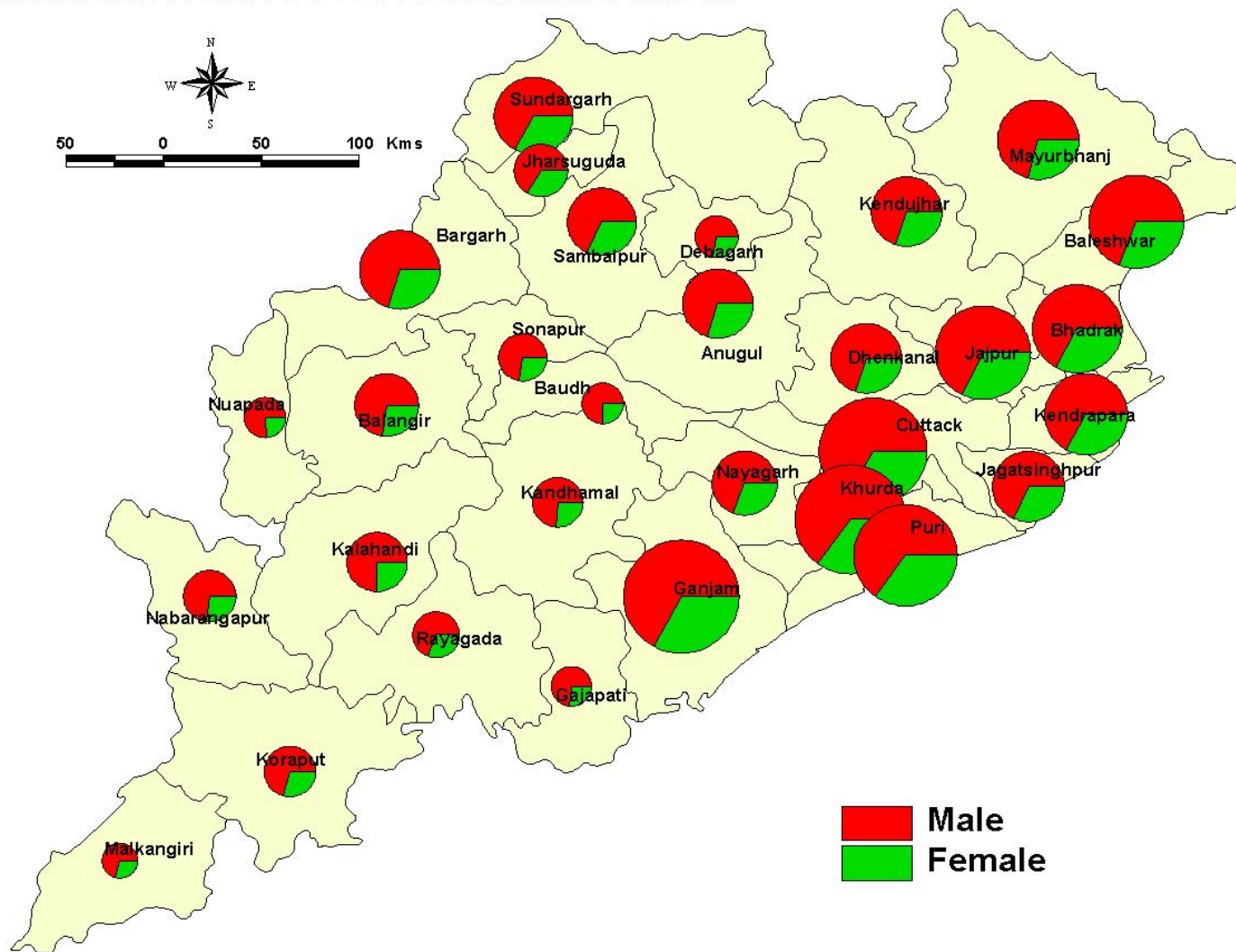
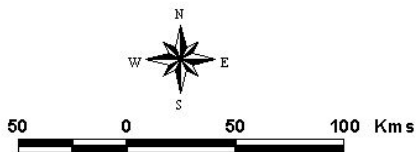
## Distribution of the Disabled in Orissa



### Female Disabled Population in Orissa



# DISTRICTWISE GENDER COMPOSITION AMONGST DISABLED PERSONS IN ORISSA

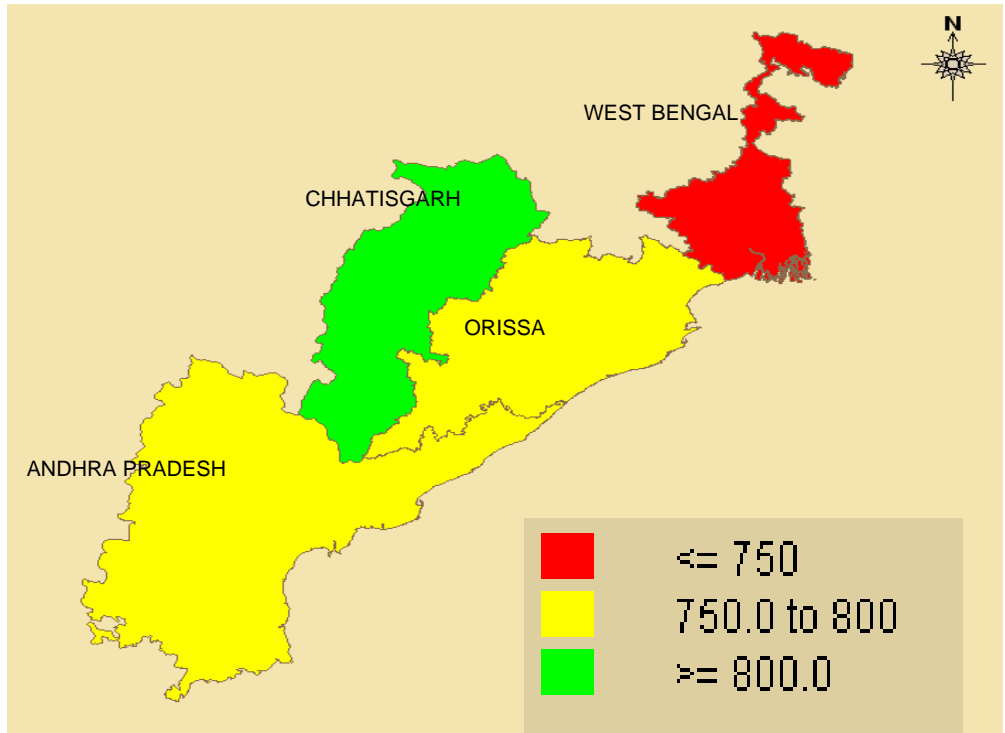


■ Male  
■ Female

District	Total	Fem. in
Khurda	40318	34.1
Puri	34718	34.1
Jharsuguda	8080	33.1
Kendrapara	21927	33.1
Sundargarh	19520	32.1
Ganjam	43590	32.1
Cuttack	38022	32.1
Bhadrak	26003	32.1
Jagatsinghpur	15977	32.1
Sambalpur	14621	32.1
Jajpur	29360	31.1
Baleshwar	29093	30.1
Nayagarh	12869	30.1
Rayagada	5757	30.1
Anugul	15606	30.1
Dhenkanal	15619	30.1
Kendujhar	15445	30.1
Bargarh	20387	30.1
Mayurbhanj	20933	29.1
Koraput	7297	29.1
Malkangiri	2639	28.1
Debagarh	4584	28.1
Gajapati	3845	27.1
Sonapur	6225	27.1
Nabarangapur	7677	27.1
Balangir	12276	26.1
Kandhamal	7071	25.1
Kalahandi	10751	25.1
Baudh	4195	24.1
Nuapada	4060	24.1

SMRC, Bhubaneswar

GEOENVITECH  
 Research & Consultancy Services Pvt. Ltd.



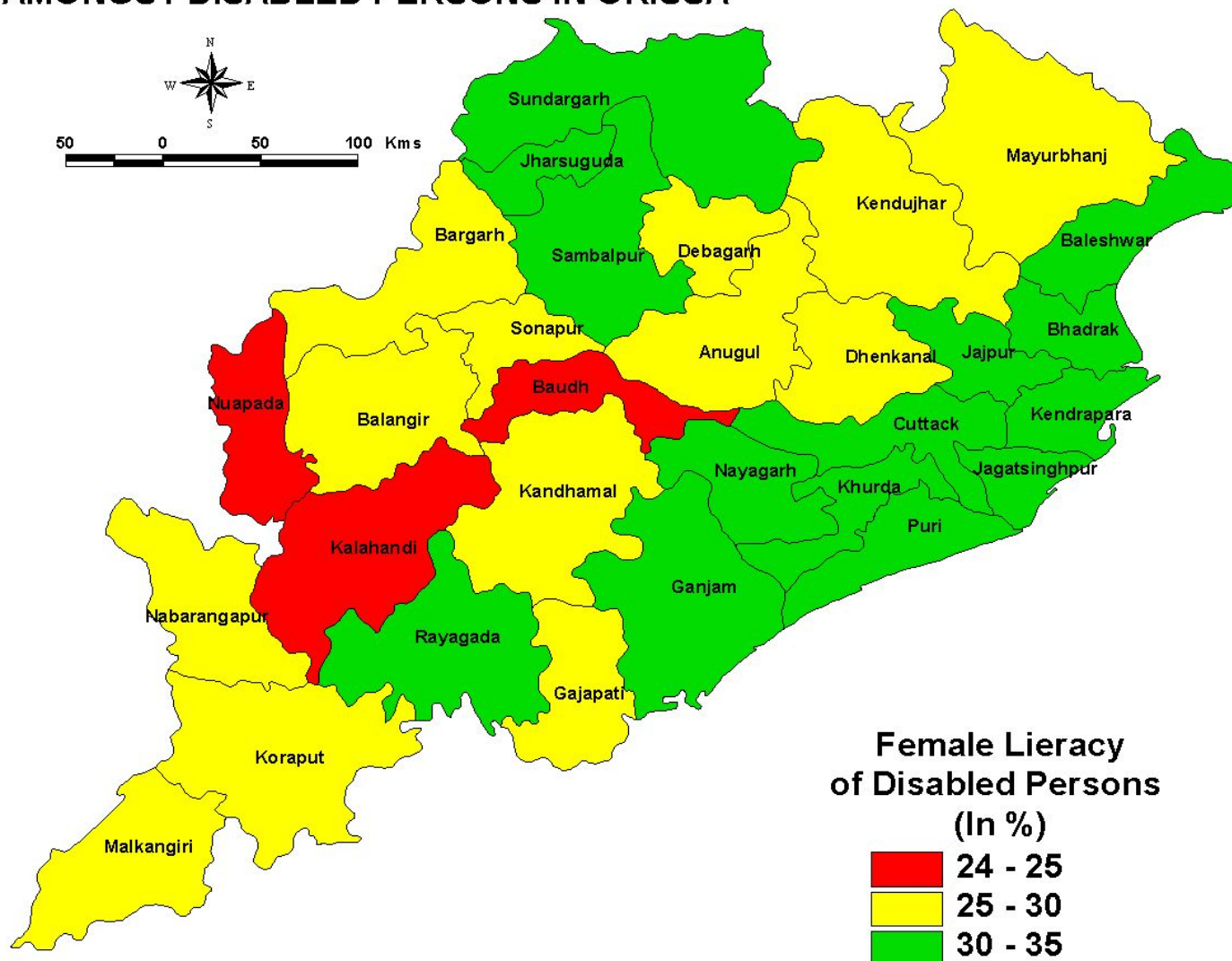
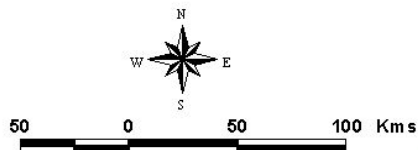
Map-1.1

Source: Census of India 2001

Sex Ratio	Orissa
Total Disabled	795 [808, 720]
Visual	875 [890, 798]
Orthopedic	<b>639</b> [653, 547]
Hearing	841 [844, 805]
Speech	825 [836, 759]
Mental	775 [794, 680]

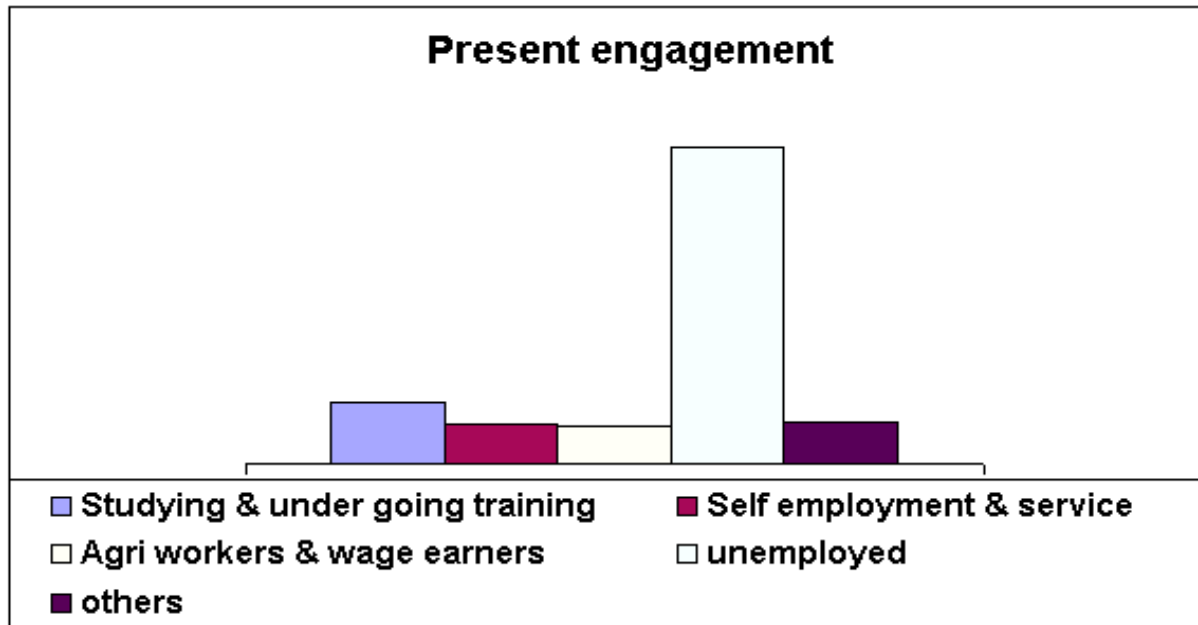
SI No	Literacy Rate	OR
	Male (Total)	75.5
	Female (Total)	50.9
	Male (PWDs)	60.8
	Female (WWD)	34.6
	Male (WWD) Rural	57.9
	Female (WWD) Rural	31.5

# DISTRICTWISE FEMALE LITERACY RATE AMONGST DISABLED PERSONS IN ORISSA

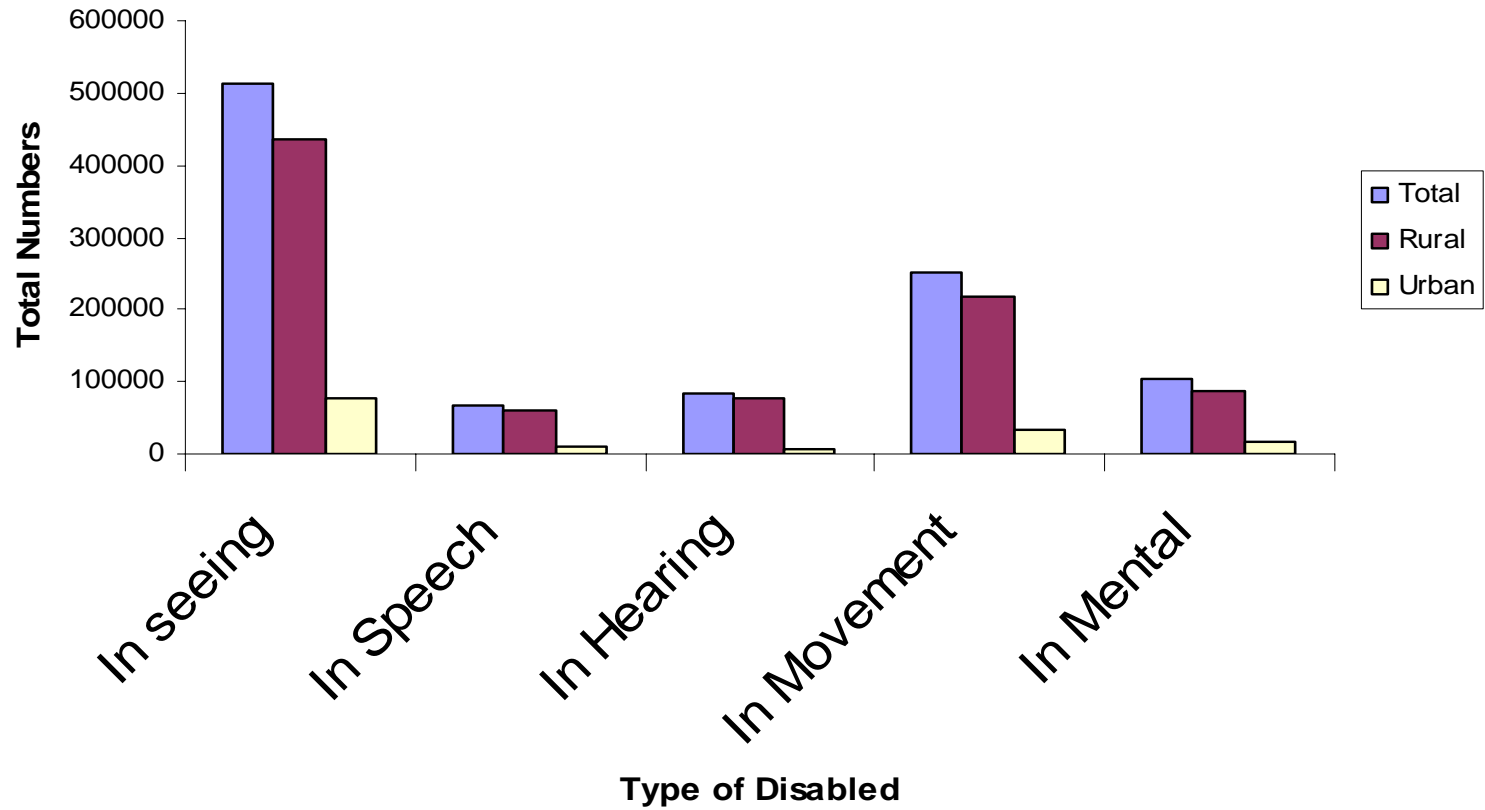


District	Total	Fem. in
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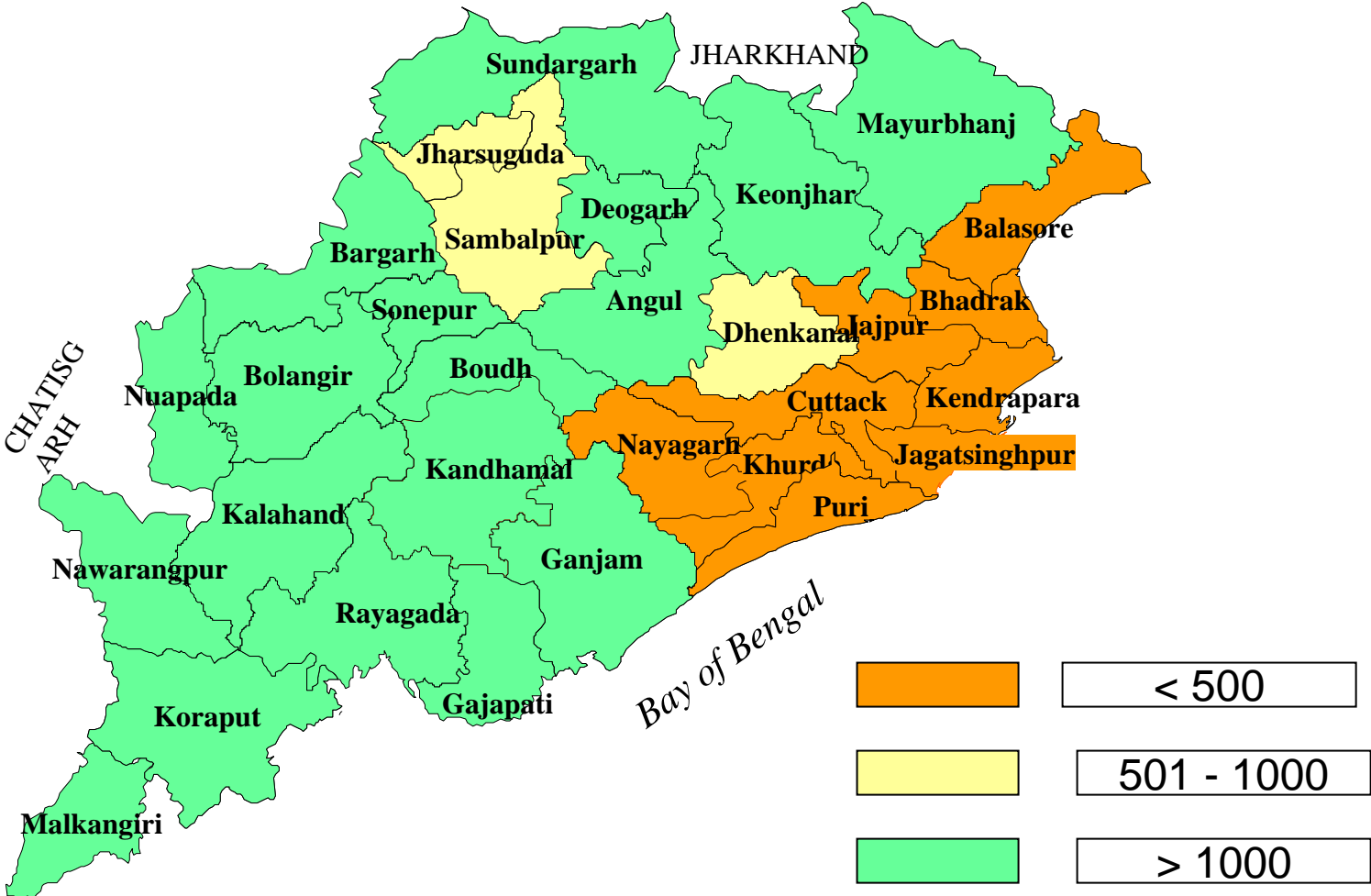
Figure-3.8



## Disabled Population in Different Category in Orissa



# Sex Ratio of categories of workers (agricultural labourers) – 2001 Census



# Indigenous Women



# Work Profile



# Work Force



# Childhood Disability



# Health



# Food Insecurity



# Micro Finance

- State and non-State organizations make available very small amounts of credit to poor clients as well as insurance etc.,
- Till today credit from Moneylenders
- Government: SGSY, SHG
- MFIs

# Micro Finance Issues

- Very High rates, service charge
- Forced Loan recovery
- Flat rates ending from 24-34% interest
- 5.5 million women with Rs 5.65 billion savings per member, Rs 377 only.
- Designed to keep savings low, so credit cycle can move uninterrupted.
- Suicides East Godavari, Vidharba

Figure- 3.15

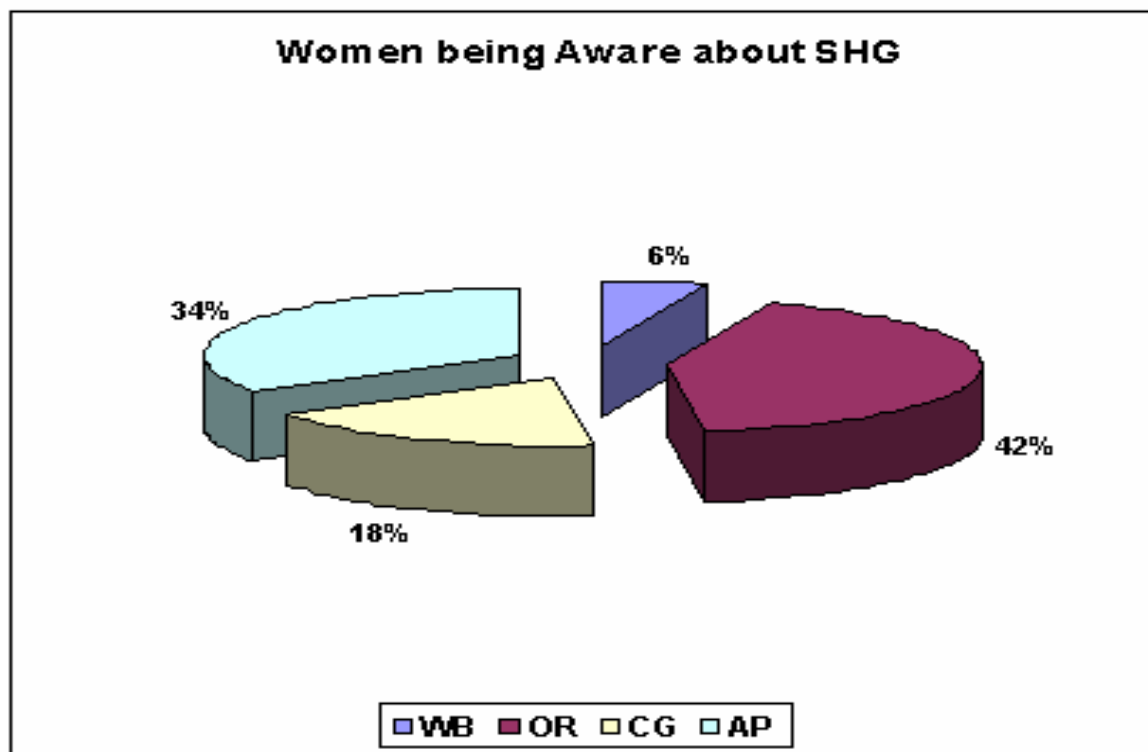


Figure- 3.14

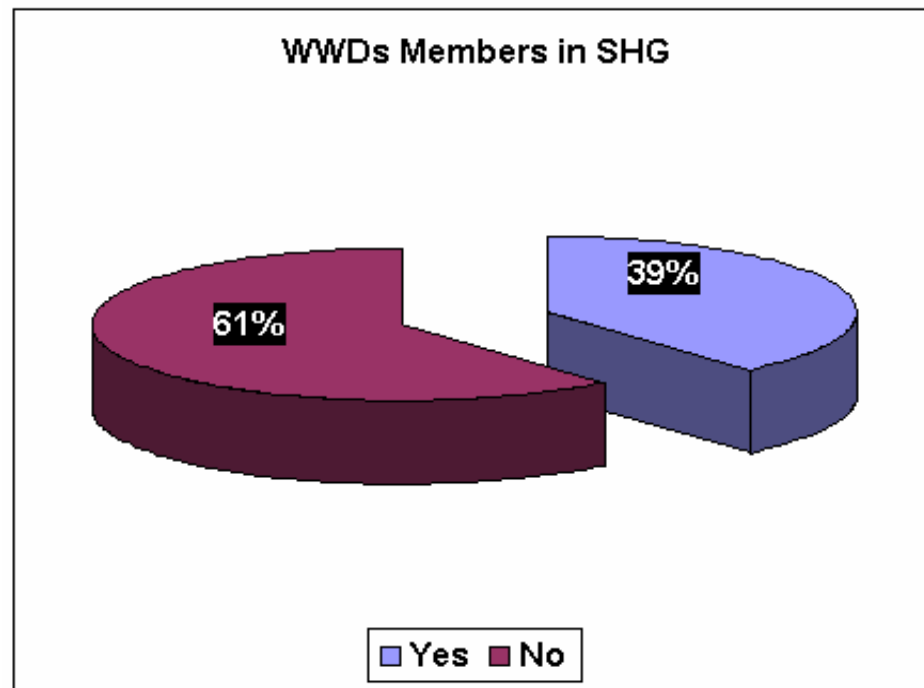
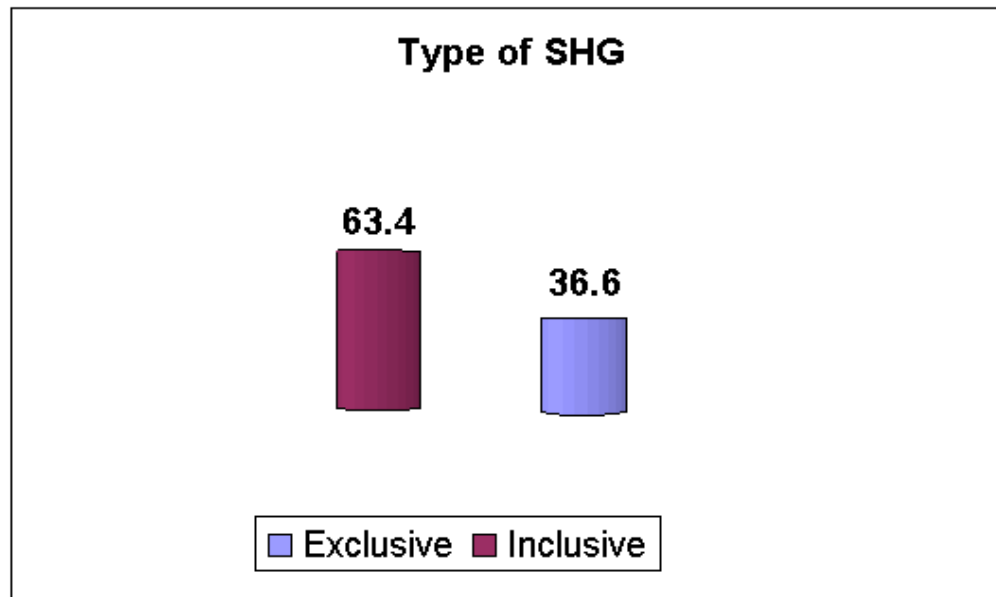


Figure- 3.16



# Programmes designed by women



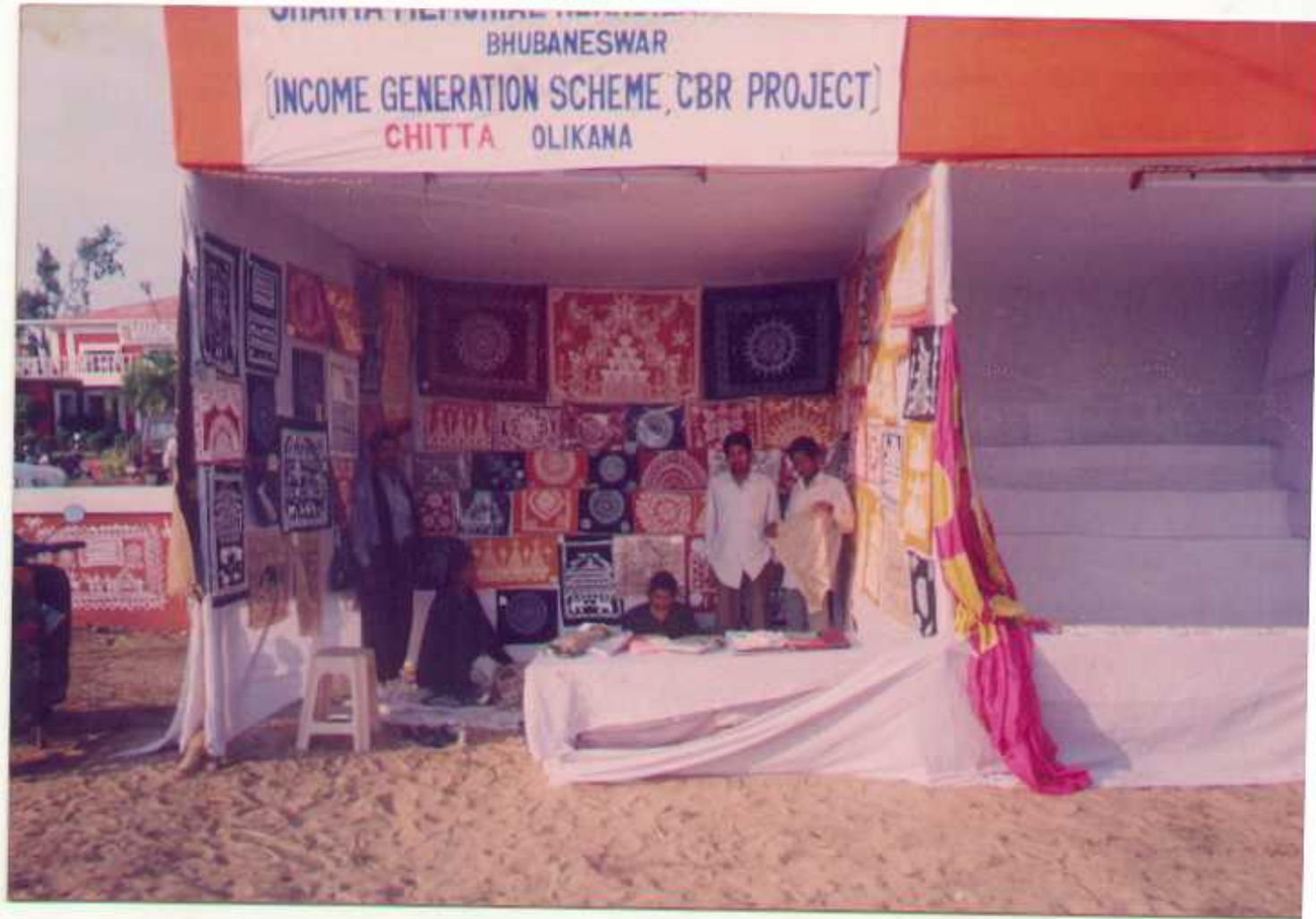
# Designing Programmes



# Including WWD in General Programmes (micro credits)



# Marketing



# Physiotherapy



# Barriers



# Housing & Planning



# Community Centres



# Literacy



# Health Centres



# Ambassadors of Good Will

