

Financial inclusion

A tool for mitigating
marginalisation



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Foreword – KPMG in India

The term 'marginalised' symbolises a person's or group's standing in social, economic and/or political context and represents a fluid phenomenon. A person's or group's state of socio-economic and political integration undergoes change over a period of time. For instance, Syrian refugees in Jordan form a marginalised group, however, some of these refugees would have been part of mainstream groups in pre-war Syria. Most marginalised people lack the power to exercise their rights like freedom of expression and access to basic services such as healthcare, education, clean drinking water, housing and sustainable livelihoods.

In India, a person's identity is deeply entrenched in constructs like religion, caste, ethnicity and gender. In this paper, we focus on transgender community, ragpickers and denotified tribes. The transgender community is constrained by legal recognition and social acceptance of their gender identity, same sex marriage, inheritance, access to various employment opportunities and healthcare services. Ragpickers perform a very crucial role in the waste management value chain in India. However, they work without any job security, dignity of labour, decent salary and occupation health safety measures. Denotified tribes face distrust, and have been pushed to the periphery due to an identity borne out of a draconian law from the pre-Independence era, and continue to face discrimination even after the repeal of the said law.

These communities have limited opportunities for economic participation and face institutional barriers to access of basic services. They live in riskier environments, lack assets collateral, formal wage-job and a supportive environment. There is enough evidence around to know that formal finance has not been able to permeate adequately across the socio-economic boundaries and these communities have remained excluded from the traditional banking system. It is extremely difficult for them to get loans and other financial products through the traditional system.

This report explores the role of access to finance as a tool to accelerate inclusion. It brings forth a handful of such models which showcase the viability of extending financial services to marginalised communities through use of innovative technology and inventive design of financial products and services. The case studies included in the report exemplify use of blockchain technology to provide marginalised communities with identity and integrated model for livelihood promotion insurance and social security.

We, at KPMG in India, thank everyone who has helped us in bringing out this paper. We hope this paper triggers a dialogue to build transformative approaches and bridge the gap access to financial services.



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Foreword – Sa-dhan

India embarked upon its development pathway right after Independence. But the extent of population in poverty was so large that most of the development interventions focused on those who already had access to some sort of means of production. The truly marginalised at the bottom were unseen and unheard. They were deemed not amenable to any economic activities and were supposed to be taken care of by doles and freebies.

As far as financial inclusion is concerned, the marginalised were considered to be outside the pale of credit, savings or any type of financial services. It was only after microfinance entered the scene that the poor were deemed bankable. But even in microfinance, the focus was on people who were not that poor. In this regard, Bangladesh pioneered the way by Grameen's programme for beggars and BRAC's Ultra-poor programme. In India too, a number of Self-Help Group projects focused on the marginalised groups and communities. Many NGOs and MFIs launched programmes focused exclusively on the ultra-poor, beggars, nomadic groups, including tribes etc.

Financial inclusion enables the marginalised groups to use credit and other financial services in their

lives and enhance the livelihood patterns. Credit, in particular, enables these groups with various stages of evolution. Three broad stages of evolution have been identified for such groups: those used to meet basic survival requirements, those used to diversify income and/or to meet the working capital requirements of traditional activities, and those used to help set up specific enterprises or to facilitate entry into wage employment. For the marginalised, financial inclusion has very positive impact in a number of areas such as education, healthcare, empowerment of women, child mortality and decreased dependency on moneylenders etc.

Sa-Dhan as an association of community development finance institutions has an abiding interest in bringing the truly marginalised within the inclusive finance spectrum. A number of our member institutions are committed to this goal and have been extending financial and non-financial services to the marginalised groups. We are glad that we are able to work together with KPMG in India on focussing on financial inclusion for the marginal groups and facilitate a broad dialogue on this theme at our National Conference.



P Satish,
Executive Director
Sa-Dhan






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1 Marginalisation in the context of India



In a diverse country like India, marginality is a result of multiple factors, intertwined to an extent where it defines one's 'personhood'.¹ The convergence of factors such as caste, class, gender, religion and ethnicity, forms the basis for influencing an individual's socio-economic and political life. Caste, gender and other social hierarchies, even today, define and restrict the role of an individual in the economy and his/her access to institutions and services. Access is restricted due to the lack of a legal identity and documentation, social stigma as well as lack of affordability. On one hand, while there have been efforts by the government and private sector to address issues of inclusion, these have largely been straitjacket in nature. Recognising the complexities of marginalisation, the civil society in India has been at the centre of introducing innovative models for specific groups.

1. Caste Indignities and Subjected Personhoods, Economic and Political Weekly, A. R. Vasavi, Vol. 41, Issue No. 35, Sep 2006.

Through this report, we have considered the contours of social, economic and political, and identified three groups, namely the transgender community, ragpickers and denotified tribes (DNT), to evaluate the role of financial inclusion in mitigating challenges faced by them.

A summary of socio-economic and institutional barriers to exercise fundamental rights and access of basic services by the three identified segments is provided below:

1. Transgender community

The Transgender Persons (Protection of Rights) Bill defines transgender as “whose gender does not match with the gender assigned at birth and includes trans-men, trans-women, gender-queers, and other sociocultural identities.”² There are around 4.9 lakh transgender people in the country.³

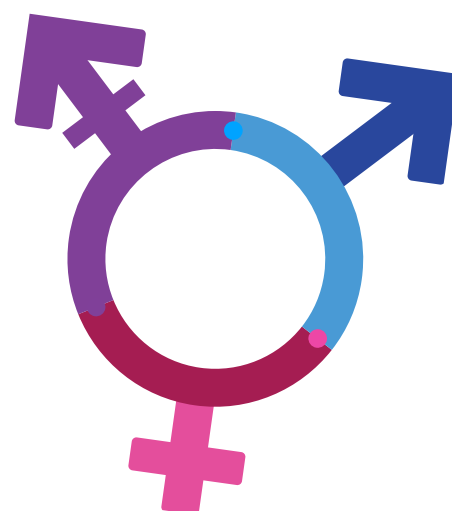
Due to the strong orientation of the society to identify people based on their sex and attach a gender identity and assign gender roles, transgender people are in one of the most difficult position when it comes to exercising their fundamental rights, access to services and societal integration. Census data reveals that this community has low literacy levels, just 46 per cent of the transgender population is literate, compared to 74 per cent literacy in the general population.⁴ It has been observed that most transgender people do not find acceptance within their own families and have to leave their homes at an early age.

Faced with extreme marginalization, most of them join the traditional guru chela system. Their economic livelihood is dependent on begging or participating in sex work, which further exposes them to multiple

risks, health hazards such as the risk of HIV/AIDS and STDs, and various forms of abuse and assault. To compound their disadvantaged position, the traditional livelihood opportunities for transgender people, such as earnings at auspicious occasions, are also diminishing with the evolution and modernisation of the society.⁵

Findings from accounts of transgender people highlight the discrimination faced in the provision of healthcare services. Discrimination and rejection are most pronounced at the time of HIV testing, antiretroviral treatment and sexual health services.⁶ Such discrimination could be attributed to transgender status, sex worker status or HIV status or a combination of these.⁷ Lack of access and affordability of healthcare further pushes them towards unreliable, unsupervised or zero health services.⁸

The efforts to de-stigmatise transgender community and improve their socio-economic and legal status have mainly been spearheaded by the civil society and community-based organisations (CBOs). However, it is noted that even CBOs face mammoth hindrances due to the stigma, in mobilisation, legal registration, forming and sustaining their own organisations, bank linkages and access to finance, hence being unable to achieve the desired socio-economic progression for the community.



1. Caste Indignities and Subjected Personhoods, Economic and Political Weekly, A. R. Vasavi, Vol. 41, Issue No. 35, Sep 2006.

2. Cabinet passes reworked Transgender Bill with 27 changes, Economic Times, Nidhi Sharma, Aug 2018.

3. Census Data 2011

4. Census Data 2011

5. KPMG in India analysis

6. Socio-Cultural Exclusion and Inclusion of Trans-genders in India, International Journal of Social Sciences and Management Vol. 5 Issue-1, Delliswararao and Hangsing, Jan 2018.

7. Hijras/transgender women in India: HIV, human rights and social exclusion, UNDP, Venkatesan Chakrapani, Dec 2010.

8. 'Culture, Development and the Cultural Capital of Farce: The Musahar Community in Bihar, Economic and Political Weekly Vol. 41 Issue no. 40, Arun Kumar, Oct 2006

2. Ragpickers

Ragpickers are people engaged in sorting, collecting and selling of various waste material that can be found at dumpsites, riverbanks, street corners or in residential areas and consists primarily of plastics, bottles, cardboard, tin, aluminum, iron, brass and copper.⁹ India today has a massive reserve, ranging between 1.5 million to 4 million¹⁰ of ragpickers, who work in the unorganised sector without any safety, job security, dignity of labour or decent salary. The ragpickers largely come from the vicinity of urban areas and scourge waste disposal sites to collect recyclable waste. The ragpicker community constitutes not only men, but women and children also. They are regularly exposed to health hazards like infections, cuts, respiratory diseases apart from poverty, humiliation, harassment and sexual abuse on the streets.¹¹

Ragpickers have been seen to collect and clean up approximately 62 million tons of waste generated annually in India.¹² Their role in waste management is going to be of immense importance as India is slated to triple the amount of waste it generates today. Further, almost 90 per cent of India does not have a well-planned waste disposal system,¹³ leaving ragpickers as the foremost agency for waste management.

3. Denotified Tribes (DNT)

The Criminal Tribes Act of 1871 listed some communities (based on caste, ethnicity and race) as Criminal Tribes for their alleged "criminal tendencies".¹⁴ The Act was repealed in 1952 and the tribes notified under the Criminal Tribes Act (1871) came to be known as 'Denotified Tribes'. After the repeal, legally DNTs are not considered criminal. However even today, the society view these tribes with distrust and suspicion. DNTs regularly face police

action under the Habitual Offenders Act. The latest example of police action was reported on 20 August 2018, in the Economic Times, on members of Chakkra community (DNT).¹⁵

Not much statistical data is available around the socio-economic status of DNTs as these communities were not included in the Census before 2011¹⁶ and most estimate NTs/DNTs to constitute 10 per cent of the Indian population.¹⁷

The Government of India has made efforts to bring DNTs into the mainstream, and improve their socio-economic and political status through a series of commissions. The Renke Commission conducted the only national level study on socio-economic status of DNTs¹⁸ in 2007. The study identified areas including housing, livelihood, education, healthcare, access to credit and political participation, where DNTs suffer from discrimination and institutionalised exclusion.¹⁹

The latest effort is the National Commission for Denotified, Nomadic and Semi-nomadic Tribes (NCDNT), which was commissioned for three years in January 2015, under the Ministry of Social Justice and Empowerment. NCDNT, in its report called them 'poorest of the poor, most marginalised and most downtrodden communities' who are subject to 'social stigma, atrocity and exclusion'.²⁰

The major reasons cited in literature for socio-economic marginalisation of DNTs and NTs (apart from identity arising out of Criminal Tribes Act) include lack of proof of identity and the fact that most of these tribes are not recognised as Residents of India, and are not even covered under Census, difficulty in accessing various government schemes, lack of ownership of factors of labour²¹ as most of the tribes are landless and depend on daily wages and lack alternative means of livelihood, since the traditional sources of their livelihood are no longer profitable or legal.

9. Situation of Child Ragpickers: A Rapid Assessment, International Labour Organisation – International Programme on the Elimination of Child Labour (IPEC), Bal Kumar K C, Yogendra Bahadur Gurung, Keshab Prasad Adhikari, Govind Subedi, Nov 2001.

10. Why Ragpickers, Unrecognised and Unpaid, Are Critical For Waste Management in India, India Spend, Rajanya Bose & Anirban Bhattacharya, May 2017.

11. KPMG in India Analysis

12. KPMG in India Analysis

13. KPMG in India Analysis

14. An Unfortunate Legacy, Indian Express, Bibek Debroy, Jan 2017.

15. Nomadic, denotified tribes plan political actions, Economic Times, DP Bhattacharya, Aug 2018.

16. Beyond the Margins - Stigma and Discrimination Against India's Nomadic and Denotified Tribes, Human Rights Law Network, Anna R. Jay.

17. Beyond the Margins - Stigma and Discrimination Against India's Nomadic and Denotified Tribes, Human Rights Law Network, Anna R. Jay.

18. Beyond the Margins - Stigma and Discrimination Against India's Nomadic and Denotified Tribes, Human Rights Law Network, Anna R. Jay.

19. Beyond the Margins - Stigma and Discrimination Against India's Nomadic and Denotified Tribes, Human Rights Law Network, Anna R. Jay.

20. Denotified nomadic tribes may come under SC/ST Act, Indian Express, Shalini Nair, Sep 2018.

One may ask whether the hardships that the marginalised members face, can be addressed by providing them access to finance. As per the 2017 Global Findex database, access to finance can be a means to bring the marginalised sections out of their poor social status as it will integrate those marginalised into the formal financial system, allowing them to build assets, mitigate shocks related to emergencies and enable them to make productive investments.²²

The credit, risk management, savings and investments facilitated through access to finance could help the targeted marginalised groups to overcome their social and economic challenges by providing them with documentation like passbooks etc. and channelising their

finances towards improved basic amenities, access to social institutions, investments in education and health, thus improving their family's income.

The objective of this report is to highlight a few models that are tackling the root causes of financial exclusion in an innovative way. The purpose of the paper is to explore the possible solution and the potential of these models for expansion across other groups and geographies, with further participation from the private sector and support from policy makers. The report does not seek to undertake an individual assessment of these models; it only highlights key learnings and pathways for innovative thinking.



21. Four factor of production include land, labour, capital and entrepreneurship

22. Gains in Financial Inclusion, Gains for a Sustainable World, World Bank Group, Nyani Quarmyne, May 2018.

2 Innovative models for inclusive finance for the marginalised



The previous section highlights two key areas that restrict marginalised groups in advancing their position in the society. These include the lack of identity (including lack of legal identity, documentation as well as self-identity) and a disadvantaged socio-economic position. This results in three other key challenges, which define their social and economic participation:

- **Powerlessness**

Marginalised groups have been neglected as potential consumers since their existing consumption patterns are abysmal. This leads to a condition of 'powerlessness' wherein these groups have low bargaining power when it comes to demand for services. The poor access to assets and uptake of financial services also manifests as a lack of credibility since most financial institutions tend to avoid the risk of lending to a segment that has no asset backing, stability of income and experience with financial products.

- **Access to actionable information**

Due to the inherent poverty and limited access to resources, a major challenge of awareness and access to actionable information is felt by these groups. These low income groups are plagued by problems of illiteracy as well, constraining their ability to access information in written forms. Since persons belonging to these

marginalised groups usually do not have complete documentation of their identity, financial holdings due to poor awareness levels, it presents a formidable barrier in accessing schemes/credit where identity of the borrower is non-negotiable.

Due to the aforementioned factors, these marginalised sections have very low asset holding and the possibilities of utilising available products and services for enhancing their incomes reduce considerably. It is recognised that solutions need to target the above identified gaps in conjunction with one another.

- **Low level of skill and capacity**

Due to the social stigma, lack of access and affordability of education, marginalised groups either drop out or are not able to pursue education. Also, their traditional livelihoods do not translate into skills recognised by statutory bodies or the regular job market. Exposure to economic activities and livelihoods is at the lower rungs. This low level of skill and capacity in these groups prevents them from pursuing better economic opportunities.

We have identified following three models, which in our view, target the root causes of financial exclusion of the socio-economically and politically marginalised groups.

1. **Creating a digital footprint to tackle documentation and identity issues**

The marginalised section faces the major problem of documentation and financial footprints. As per the Aadhaar saturation data shared by UIDAI, the Aadhaar penetration stood at 83 percent on 30 September 2016. As of 15 February, the figure stood at 89 per cent indicating that a part of the population still has not been issued their identity document. Despite most of the geographies reporting over 95 per cent Aadhaar saturation, the number of Aadhaar cards issued through the Introducer facility was only 0.02 per cent.¹ The lowest rungs of the population who do not have a permanent form of residence are issued Aadhaar through the Introducer facility. The total beggar population in India as per Census 2011 is 4,13,670 of which 2,19,000 have been issued Aadhaar cards.

Despite the lack of identity, the transactions involving money are carried out from time to time by these individuals. The nature and history of these transactions are not known; however these are key to building a profile of the individual in order to create an economic identity and a financial footprint.

1. This suggests that about 0.02 percent of individuals enrolled as of 2015 did not possess either their own proofs-of-identity and address, or proofs belonging to a head of family, before Aadhaar enrolment.

Paperless trail-leveraging blockchain technologies^{2,3}

BanQu is a technology firm which uses blockchain technology to create a digital economic identity.

The challenge

The marginalised sections fail to break free from the poverty trap due to lack of personal and financial identity to back their demand for financial services. These aforementioned marginalised sections suffer from lack of identity, lack of financial credibility, lack of skills and powerlessness. The lack of personal, employment and income history documents hampers access to economic opportunity and financial services.

The concept

The BanQu platform is a solution that addresses the multiple challenges that marginalized communities face, including demonstrating credit-worthiness, employment-worthiness and personal identity. The platform enables the unbanked population to set up a personal digital identification profile while connecting to their banked network with links to their family, friends, small businesses and associated NGOs. The platform allows for accumulation of all the transactions undertaken and keeps a transaction history on the BanQu blockchain. Through this method, it ensures that the unbanked user also develops a tractable, vetted financial and personal history. The blockchain platform allows people to record a variety of transactions, including remote purchases, funded wallets, term purchases, cash disbursements, property records, health records, education records, and credit histories among others. Thus, this economic identity may provide a baseline for the unbanked to participate and gain access to financial services.

Key impacts and potential for replication

BanQu's platform has extended the economic identity solution to refugees/dislocated/unbanked across the globe and has partnered with multiple NGOs, MFIs and banking institutions to provide financial services to the marginalised communities. Impact of BanQu's technology include:

- Provides immutable personal identification, employment/skill and financial history, and gives the customer the confidence and potential to approach MFIs and banking institutions for formal financial services
- In addition to individuals, BanQu's solution creates financial identity for SMEs too, by capturing their financial transaction history of their day to day operations in the unorganised sector space
- Examples of application of BanQu's technology are:
 - Creating digital identity for several hundred refugees and individuals in extreme poverty zones in Kenya, and this secure economic profile is leveraged for access to financial and government services
 - Mapping land for small and marginal farmers in Latin America, to overcome barriers such as lack of land rights for women farmers and outdated property registries. These barriers are cited as difficulties in access to finance.
- Currently pilots are being undertaken to create digital economic identity for refugees in East Africa, Jordan (Syrian refugees) and Lebanon
- The solution is scalable to other geographies and groups as parallels can be drawn between the issues faced by the refugees and the marginalised groups of ragpickers, transgender and DNTs. All these communities face barriers such as lack of personal identity, lack of financial identity, low levels of skill and employment worthiness and powerlessness in the system.



2. Blockchain Powered Financial Inclusion, Cognizant, Pani Baruri, 2016.
3. Website, BanQu.

2. Holistic advancement of economic opportunity and social security through access to finance and services

Identity and economic security are two key agents to advance the socio-economic position of the marginalised communities. Focused action

towards both spheres in conjunction is needed for a sustainable change. Some exemplary work has been accomplished in the areas of holistic advancement of livelihoods and social security among the marginalised communities, these are discussed below:

Cooperatives for livelihood generation and social security organised by Self Employed Women's Association (SEWA)

SEWA has organised 106 cooperatives since its inception in 1972 in Gujarat. Women seek employment in exchange of share capital through these cooperatives, and each woman can participate in more than one cooperative. SEWA bank is the largest cooperative among all.

The challenge

SEWA's objective is to organise the unprotected labour force for full employment which they define as 'Full employment means employment whereby workers obtain work security, income security, food security and social security'.⁴ SEWA executes this by organising members under unions and cooperatives.

The concept

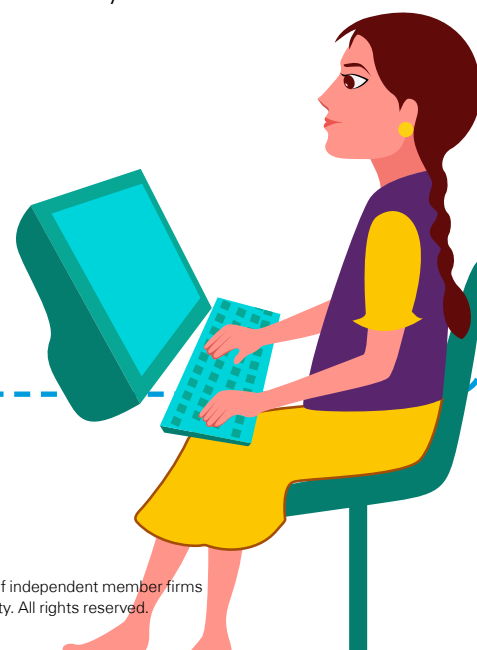
SEWA recognised that in order to improve the socio-economic position of marginalised sections, dignity of labour needs to be provided to the workers. In the case of ragpickers, their self-identity and recognition of themselves as value adding agents in the economy needed to be enhanced. The ragpickers cooperatives are organised to produce stationery, provide catering services and housekeeping support. This was imperative in order to advance their political participation, strengthen their awareness and access to basic services and also draw attention of policy makers to the nuances of the risks and needs of diversified groups within the informal sector.

SEWA organises unprotected workers into four categories, namely agriculture, producers such as ragpickers (waste management), street vendors and service providers. SEWA organises, mobilises, develops capacity and provides training, and enhances

representation of these workers in the society. In order to fulfil its objective of 'full employment', there are six social security organisations, including formal insurance, pension and healthcare, which focus on providing access to services for the members. Handholding support is provided to all members for graduating towards other cooperatives and to strengthen their social security. Furthermore, in rural areas, women have created their own savings and credit groups and manage their own capital, and build assets in their own names.

Key impacts and potential for replication

In the last four decades, SEWA has been able to create viable, democratic cooperatives with good turnover and a strengthened position of its 1.5 million members since inception. It has created an impact from the ward to the national level and is also responsible for bringing an attitude change in the community. It lays emphasis on the fact that informality is a vast complex and policy makers need to realise this while designing programmes for different beneficiaries. The scale and growth of SEWA is a testament to the scalability of this model and highlights the need for models that organises, builds dignity of labour, skills and provides social security.



4. Website, Self Employed Women's Association (SEWA).

3. Promoting alternate livelihoods through micro-credit to communities considered high risk by formal financial institutions

One of the key challenges in mainstreaming marginalised groups is to create avenues for them to

break away from their traditional occupations that are not recognised or accepted by the society. The case study below highlights the role of financial inclusion as a variable of change and covers a marginalised group that is economically inactive.

Grameen Bank's mission to trigger productive means of existence in marginalised groups accustomed to so called 'economic idleness'

The idea of microcredit of Dr. Muhammad Yunus as a means for poverty alleviation took shape in 1976, and was delivered through Grameen Bank in Bangladesh. Twenty-seven years from the inception of the idea, there was still a segment excluded from access to microcredit, i.e. the persons engaged in begging as a means of earning a living. The challenge which the bank set for itself in 2004 was to create an unprecedented solution to make the beggar population eligible for microcredit.

The challenge

The idea of microcredit of Dr. Muhammad Yunus as a means for poverty alleviation took shape in 1976, and was delivered through Grameen Bank in Bangladesh. Twenty-seven years from the inception of the idea, there was still a segment excluded from access to microcredit, i.e. the persons engaged in begging as a means of earning a living. The challenge which the bank set for itself in 2004 was to create an unprecedented solution to make the beggar population eligible for microcredit.

The concept

The key parameters that have enabled the inclusion of this segment into the microcredit solutions are as follows:

- Dignity as the first non-negotiable and building block for inclusion
 - no member may refer to the struggling member as a 'beggar'
 - interest-free credit to purchase clothing, blankets and other items
- Addresses the issue of personal identity through issuance of identity cards in the name of the bank

- Struggling members are not obligated to form a group. They will only be affiliated to a group but not obligated to participate in group meetings
- Other members of the group provide social and economic mentorship
- The struggling member is eligible for collateral-free and interest-free loan (up to USD 9), flexible repayment cycles and flexible installments based on the member's earning capacity
- The only condition is that the struggling member cannot pay back the installments from her earnings from begging
- Avenues for self-employment by creating an accessible and affordable credit line (with a cap) with the retailers and encouragement to the struggling members to take up the role of last mile sales of FMCG and other household items. The bank also acts as a guarantor for any default.

Key impacts and potential for replication

- USD 3 microcredit to beggars as a means of financial inclusion and to trigger respectful means of livelihood generation
- Provides dignity and personal identity
- Ensures and introduces productive means of income generation
- The impact of the initiative can be measured in terms of the foreign investment received from Citigroup Foundation to the tune of USD 2,50,000 in 2006 under the Project Dignity for bringing beggars into productive forms of livelihood.



Concluding remarks

It is well-understood from the above discourse that efforts for socio-economic political progression of the three communities (and marginalised groups in general) cannot work in silos. Concerted efforts by the government and civil society are required to address issues of identity, access to basic services and sensitise the society simultaneously.

It has been observed that initiatives of the government and civil society hit roadblocks as they are not able to bring attitudinal change in the larger society. As a case-in-point, Kochi Metro Rail Ltd (KMRL) started an initiative to provide jobs to transgender people in Kerala. However, faced with stigma and inability to find accommodation, many of them had to quit these jobs.¹ Such instances highlight the need for government and community efforts to be designed around sensitisation and awareness generation to eliminate the stigma associated with these communities. It further highlights the need for financial inclusion so as to enable marginalised communities to set up alternative (to traditional livelihoods associated with their community) livelihood, pay for basic services and manage risk effectively.

To conclude, at both the government and private sector front, interventions need to be designed to mitigate social stigma, issues of identity, documentation, legal barriers, capacity building and access to information, in addition to financial inclusion. Case studies discussed in the paper demonstrate the need to build and support community based organisations that can create a voice for the communities to deal with their powerlessness in the society. The role of beneficiaries as stakeholders in designing interventions is underplayed, and needs to be strengthened to leverage upon their knowledge and understanding of their own needs and struggles.

1. Nine transgenders quit Kochi Metro job, Deccan Chronicle, Jun 2017





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